

1. Aims and objectives

The overall aim of the project was to use Village Savings and Loan Associations (VSLAs) in combination with faith based Participatory Rural Appraisal (PRA) Tools 'to break down the barriers and challenges faced by women in Rwanda when dealing with money and finances. [The project] will raise their social and economic status, result in them having more of a say in their households, and create and help women entrepreneurs.'

The project's specific objectives were as follows:

- Women will be more financially literate and be able to start or develop income-generating activities.
- Participants will increase their incomes, start small enterprises and become more independent through income generation activities. More women entrepreneurs will be created and supported.
- Women will be able to use their newly acquired budgeting and savings skills to improve their families' wellbeing as well as their community. As well as financial benefits, participants will start to see cultural change and as a result, they will be able to do more to support their communities and themselves.

The projects aims and objectives have been well met.

Through the formation of VSLAs, *more than double* the projected group members (20,252) have been able to access safe and secure financial services through 889 Village Savings and Loan Associations (VSLAs). The average VSLA has saved 337 GBP over the course of their savings cycle and a further 65 GBP in social insurance. They have circulated the money (through borrowing and repaying with interest) an average of 24 times, with each group earning 48 GBP in interest. 88% of members surveyed reported starting or expanding at least 1 small business or income generation activity—many members have started multiple forms of income generation.

72% of group members surveyed reported an increase in household income as a result of their savings group activities. 77% of group members surveyed also reported that they had purchased a productive asset to help them earn an income and insulate their families from economic shocks (unexpected costly events). For example, Violet is a

member of the Mothers' Union Saving group in Gisanga parish. She borrowed 20,000 RWF from her group and bought a goat, which reproduced. She was able to fatten the goat and sell both the goat and the kid for 46,000 RWF¹ (a profit of 26,000 RWF). Violet was able to use this profit to help her family move and begin building a house. Since Violet was so poor to begin with, she had no choice but to live in a risk zone—which is a mountainous area designated by the Rwanda government as too precipitous to support housing. Many houses in risk zones literally fall off the cliff they are perched on because of erosion. If Violet had not chosen to move, eventually the government would have forced her to regardless of whether she had the resources to do so or not. Because of her savings groups and the assets that she had accumulated and sold, she was able to choose when she wanted to move and also paid for the construction of a better quality house in an area of her choosing.

A further 40% of members have also been able to employ someone else through their businesses. As Claudine a widow and a member from Ntunga parish shared, her group provided her with a loan of 20,000 RWF to buy dried beans and sell them at a margin. From the profit of her business she repaid the loan and took a subsequent loan of 50,000 to diversify her stock by buying groundnuts to also sell at a margin. From this business she has been able to use the profits to buy land to cultivate for profit. However, since she doesn't have the time to cultivate the land herself, she has hired two farm labourers to work for her twice a week in her fields. Not only does Claudine support her 10 children with the profits from her different businesses, she also is able to provide an income for two other families because she employs others.

With increased access to and control over financial resources through their businesses, 91% of surveyed group members reported changes in their family relationships. Most commonly, members shared that they are valued by their husbands, increasingly included in financial decisions and their agency recognized by their families. For example, Selfless the President of the Saving Group in Kibuye Parish shared that 'when she took a loan for 20,000 RWF for her sewing machine her husband saw her differently. 'He treats me like I am someone who has ideas and can do something...and bring something for the family.' Now she is able to buy things for herself and the kid and is not dependent on her husband anymore. [For all these reasons] she shared that he would encourage her to carry on with her savings group and her business.

During the final evaluation of the project, there was also an opportunity in each regional area to interview the husbands of project participants. 100% of the husbands interviewed reported that as a result of their wife joining a Mothers' Union savings group there has been a positive change in their home. For example, Landward, the husband

¹ The average exchange rate during the programme cycle was 1208RWF= 1 GBP

of a group member in Muyebe parish shared that because of his wife, they now have land to cultivate and a cow that gives milk for consumption and for sale. Instead of sleeping on the ground, they sleep on a mattress. He concluded by saying, 'if my wife was here, I would take her by the hand in front of everyone and thank her for all that she has done for our family. She has changed our life.'

VSLA Members most commonly reported using their income from their businesses in improving the well being of their household. When asked, 98% of group members surveyed in Focus Group Discussions reported increased household expenditure in at least one of the following categories: home construction or improvement, domestic assets, quality or quantity of food purchased for the family, school fees, or healthcare. 77% of group members surveyed reported that there has been a positive change in their ability to provide sufficient food for their families in the last year. For example, Ansira a group member in the rural areas outside of Kigali shared that when their savings group shared out last year, there was a drought affecting the area that was causing severe hunger. She was able to buy and bring home a 50 kg sack of maize flour when other people were struggling to eat. Even though she wasn't able to invest in anything, she felt very important and valued by her family. For the first time, her children saw her as someone of value. 'Now I walk as a confident woman—I have value in my family and value in my church.'

A further 76% of group members reported being able to pay for health insurance for all members of their families as a result of their savings group activities. In Ntunga parish, the savings group has consistently used some of their savings at shareout to pay for health insurance for each member and their families. The Government of Rwanda actually asked the savings group to share their testimony as a group with the rest of the community. The local officials have held their group up as an example to others of ways that community members can work together to help one another access health insurance.

What makes the project stand apart is not just the way that individuals and families have benefitted but instead the way that the savings groups have worked together to benefit others. This aspect of the project can be traced back to the training given to group members in faith based PRA tools designed to challenge people's mindsets around poverty, dependency and fatalism and help people to identify the resources around them and recognize their own agency in mobilising them on behalf of themselves **and others**. For example, 65% of savings groups used the social fund money from their group to show generosity to vulnerable people in their communities. For example, the members of Dusasirani group take the sick in the community porridge and food. They also go as a group and cultivate for those who are old and infirm. In terms of financially

helping others, they give transport money to women whose children are sick and need medical care. They recently paid the transport for a child who was very sick and had to be transferred to Kigali.

Additionally, each parish visited during the evaluation reported large increases in the church offertory as a result of the savings group starting. One pastor shared that members of the savings group had changed the culture of giving in his church—because they gave so generously as women, their husbands also felt compelled to give more generously. Another pastor said ‘this church has health because I have people like this [the savings group]. They [the savings groups] have been the ones to contribute to the church. Recently we had to replace the church windows—the savings group was the first to contribute. Others followed. It only took us once month—before it couldn’t have happened.’ On average, parishes where an Mothers’ Union Savings group is located has increased in their offertory by 56%.

Lastly, Mothers’ Union Rwanda as an organisation has also increased nationwide in their membership contributions as a result of the project. Members at the grassroots level who have never prioritised paying their membership dues because of a perceived lack of resources have begun to contribute, increasing regional membership contributions by just over 50%. One regional Mothers’ Union staff member shared that ‘before the savings group started I would go to a parish and the women were scattered—they weren’t active in the church or the community. Now when I go, I know I will find them mobilised. Even they are starting to give their Mothers’ Union contribution. It is a new culture for the members to contribute [like this]. They have now contributed 400,000 RWF for the first time.’

These statistics are indicative of a shift in self reliance for individuals, communities and even the national level MU.

2. Project activities

Please include a short narrative about each activity set out in the original proposal and how these were implemented.

National and Regional Level Sensitisation:

32 National Church and Community leaders were sensitized including the Archbishop and 11 regional bishops as well as the national level and regional-level Mothers’ Union leaders. This built support for the programme at the highest levels of the church and

opened the door for the 11 regional level events across Rwanda.

1,676 regional church leaders were sensitized across 11 regional events—this is in comparison to the originally projected 533. The significant increase was due to the decision to include all male pastors in the sensitisation events in order to broaden the understanding and support of the programme across all levels of the church. Pastors were included because they are hugely influential in their communities not only as the head of the church but also as thought leaders and community mobilisers. Because the pastors were sensitized about the purpose of the programme and the need for their support, they were able to galvanize enthusiasm and participation in their parishes. The participation of the pastors is credited as the key innovation that led to more than double the amount of beneficiaries than originally expected. In order to accommodate the increased expense of sensitizing the pastors, the national level Mothers' Union leaders decided to 1) reduce the overall number of trainers from 44 to 22 and 2) ask for in kind donations from each of the 11 regional areas towards the sensitisation budget (roughly 9,000 GBP in in kind donations were received).

Training of Trainers and Facilitators

22 Regional Trainers and 454 facilitators were trained in the formation and management of Village Saving and Loan Associations (VSLAs). Some of the topics from the training included:

- Group leadership and elections
- Development of group constitution (byelaws)
- Purchasing shares, credit policies and social fund
- First savings meeting
- First loan meeting
- Using loans to make business investments

The project trained 1 facilitator per parish. In each parish, there are often more than one local church called 'chapels.' As such, each facilitator had between 1-2 groups in their immediate area to support.

Formation of VSLAs

Following the training of trainers and facilitators, 889 VSLAs were formed or upgraded with 20,252 members. This is more than double the expected number of beneficiaries (10,000) and close to double the amount of expected groups (500).

Not all the groups participating in the project were formed through the project. A little under half of the groups (405), were already 'mobilised' but were functioning in a

'disorganized way' according to local facilitators and regional trainers. This description meant that the group would either 1) occasionally come together to save corporately towards household assets (such as pots and pans or dishes and cutlery) or 2) function like a Rotating Savings and Credit Association (ROSCA) where the members would save fixed amounts regularly and take turns giving the lumpsum of their savings to a different member at each meeting.

These groups were also targeted for upgrading since they were not experiencing significant benefits from their activities nor were they benefitting other people. The average group that was upgraded changed to include all of the following components of successful group management: establishing and abiding by a constitution, accumulating savings and providing loans of variable sizes to members (to be repaid with interest), using recordkeeping to maintain transparency and track group activities, securing group cash in a bank account or lock box with a minimum of three locks and key holders.

After 9-12 months of saving and lending together, the groups were ready to share out or disburse their savings back to the members. Cumulatively, the groups saved 354,793,677 RWF or 298,444 GBP. They also made more than 21,336 loans using their own accumulated savings and earned more than 42,565 GBP in interest.

At shareout, the group members had a chance to invest the lump sum of their savings into a business opportunity, a productive assets or some form of life improving expenditure such as school fees or health insurance. For example, Olive, the president of the saving group in Muyebe parish used her savings at shareout to buy 20 kilos of Irish potato seeds. After cultivation, she realized a 20,000 RWF profit and kept 200 kg of seeds. After the second planting of potatoes, she realized an 80,000 RWF profit. She was able to buy iron sheets for the roof of her home. Now she and her family live comfortably, having improved their home—recently she has also been able to buy an extension to the land that they own and cultivate.

At the shareout, groups also decided whether or not they would start another savings cycle. Happily, 100% of the groups have started another savings cycle and (another 100%) reported a confidence in their ability to self manage their group.

Training in PRA mindset change tools and Business Skills Training

The initial trainings did not include the faith based PRA tools in mindset change or the business skills as the national project manager felt that including these in the initial training as well would be overwhelming—especially for the facilitators who were MU

volunteers and not experienced trainers . As such, these trainings were provided in the second half of the project, using the structure of the management meetings to provide the information to trainers. Trainers then used the already established channels for monitoring and evaluation at sub regional level to cascade the training to facilitators and group level leaders. This strategy was moderately successful for the PRA tools as these can be shared one by one on an ongoing basis. As a result, all of the groups (100%) received training in some of the PRA tools—with the average group gaining exposure to 6 of the 10 PRA tools that the project used. Unfortunately, it was less successful with regard to the business skills training. Only 62% of groups received any business skills training. According to the regional staff, even the training that was provided was not a high quality. This was due to lack of time and resources at sub regional level. Because the training was supposed to be disseminated through the sub regional management meeting channel, it meant that no resources were provided for food or accommodation for the people attending the meetings (this was the agreed precedent). As such, the attendees did not have the local resources to stay overnight to receive all of the training—as a result, information that should be shared over the course of a day and a half was shared in a couple of hours. While the business skills training was not comprehensive by any means, it has not had a dampening effect on levels of business creation (88% of members report starting a business). However, it remains to be seen whether it will reduce the quality of business management and member’s capacity to grow their businesses over time.

In the 2018 plan beyond this funding, there will be an expressed focus on reinforcing the business skills and mindset tools at regional level. The national level steering committee agree that despite demand to grow more savings groups that unless the existing groups are functioning well, there is a possibility of replicating a less transformational model. Therefore, the focus on the business skills and mindset tools will be prioritized and made possible through funding available at Mothers’ Union UK.

Monitoring and Evaluation

Following its mid point evaluation, the project significantly changed its monitoring framework. The original plan consisted of ‘2 visits by the national level Mothers’ Union Rwanda to each diocese and 2 one day meetings among regional staff.’ In order to best support the groups in an empowering and participatory way, it was agreed following the mid term evaluation that the savings groups would form 66 sub regional committees made up of group leaders and facilitators (an average of 6 sub regional committees for each regional area). Trainers would visit these sub regional committees each quarter to provide supervision and support. Information from these meetings would be fed back to quarterly management meetings between the regional and national staff. For more

information on project monitoring and evaluation see the below section on 'Monitoring and Evaluation.'

3. Timeframe

The project's projected timeframe was **March 2016 to February 2017**. However, the actual time frame was a full calendar year longer, from February 2016 to February 2018.

The mid term evaluation addressed this issue comprehensively. The evaluator stated that:

'Given the participatory nature of the project and its intention to use local resources to empower MU members and build the self reliance of MU members at local, regional and national level, the project needed to prioritise extensive sensitisation among all levels of leadership in the Anglican church as well as in the community regarding the project's methodology and intended purpose. ...The benefit of this broad sensitisation is that there was a strong foundation of support for the programme to build on and as a result, a much larger number of groups (almost double) participated in the programme while still using the same amount of externally contributed financial resources. The drawback was of course the amount of time that the mobilisation and sensitisation period took—nearly the entire proposed length of the project.

Given that the last sensitisation training took place in January 2017, newly formed VSLAs at parish level then moved quickly to begin saving together. Once a group begins, the methodology dictates that the group waits 9-12 months until they are able to share out their savings. As such, the delay in the project was at its beginning in trying to build support and understanding for the project among the wider Anglican Church of Rwanda.

4. Replication

How are the lessons from the project and its success going to be used elsewhere?

Within the microfinance sector, savings groups are well known for their ability to self replicate organically. People in the community see the success of the savings group both individual members and corporately and wish to emulate them. Once the demand

is created for this, it often happens through peer-to-peer training. Mothers' Union Rwanda hopes to stimulate such a scenario by sharing learning from the programme on a regional basis and even encouraging learning visits between different regional areas. Their hope in doing so is that it will encourage more MU groups to form so that every Mothers' Union member is part of savings group who want to be.

Mothers' Union worldwide will also be carrying the learning from MU Rwanda to other Anglican Church provinces that are interested in combining resource identification and mobilisation strategies with mindset change tools. Most notably a process of sharing learning with Mothers' Union Tanzania has already begun. Mothers' Union Tanzania hopes to roll out a similar strategy to Mothers' Union Rwanda among its estimated 900,000 members from 2018-2021.

5. Development education

An article was featured in our magazine, Families Worldwide explaining the objectives and work in Rwanda that was funded by the Isle of Man, over 200 copies were sent to our members and the Anglican parishes on the Isle of Man. As Mothers' Union, we recognize that much of our membership is aging and therefore, cannot access external development education events.

As part of the One World challenge (<http://www.oneworldcharitychallenge.com>) students working in teams are challenged to choose a charity working overseas, which is either Manx registered or a small UK based charity. Mothers Union from the Isle of Man has previously run a stall at this event and supported a team, in 2018 they will use the report and resources generated from the evaluation of the Mothers' Union "transformational" savings and credit project in Rwanda to give Year 12 students in the Isle of man a greater understanding of the developing world (the work that their government has funded through the Mothers Union). The students will research of the work of the charity and interview representatives from the charity. They must put together a 10 – 12 minute multi-media presentation which examines the effectiveness of their charity, shows cultural understanding and looks at the impact the charity has had on someone's life.

Mothers Union UK has put one of the regional trainers forward to attend the Commonwealth Summit in London in 2018, to share her experiences and knowledge. If this application is successful we are also actively exploring the potential of her to also meet members and interested members of the public on the Isle of Man.

Immaculée Nyiransengimana, the National Coordinator of Mothers' Union, since the programme began has become a Steering Committee member of the International Anglican Women's Network and has represented Mothers' Union Rwanda at the Commission on the Status of Women, both fora where she has highlighted the work of the Transformational Savings and Credits programme.

6. Beneficiaries

Please set out the estimated number of direct and indirect beneficiaries in the proposal compared with the actual number of direct and indirect beneficiaries at the end of the project.

Beginning:

Direct: 10,000

Indirect: 50,000

End:

Direct: 20,252

Indirect: 97,130

7. Community involvement

Please set out a short narrative on how the community were involved or provided support.

The Mothers' Union is a grassroots membership organisation. Since its members lead and 'own' the organisation, they are both the implementers and the 'beneficiary' community. For this reason, the community are involved in every phase of the project.

In the planning phase of this programme, the leadership of Mothers' Union Rwanda based their vision for the project upon a local pilot in one of the Mothers' Union Rwanda's regional areas on the border with Uganda. Using the learning and results from its members that participated in that pilot, Mothers' Union Rwanda in partnership with Mothers' Union UK was able to see the value of the strategy to both their local members and their vision for sustainability as an organisation .

In the sensitisation and training phase, the project asked each regional membership area to provide in kind contributions for the sensitisation events. As such, the members in those areas added roughly 9,000 GBP from their local resources to the training and

sensitisation budget. In the training that followed, 454 Mothers' Union members—chosen by their local community—were trained as facilitators to support the formation of new savings groups.

In the formation and implementation phase, Mothers' Union Rwanda members formed 889 savings groups, *saving and lending* 354,793,677 RWF or 298,444 GBP *of their own money amongst themselves*. In addition to Mothers' Union Rwanda members, about 12% of group members are other disadvantaged women from the community.

Even in the monitoring of VSLA groups, the members themselves contributed resources for their leaders to travel to sub regional quarterly meetings for oversight and supervision from a regional Mothers' Union Rwanda staff members.

8. Liaison with relevant authorities

Please set out a short narrative on how relationships with the relevant authorities were maintained and how the project helped with local or national plans for development.

Vision 2020 is the Government of Rwanda's multi-year plan to combat poverty and attain rapid and sustainable economic growth. Part of the Vision 2020 plan is to create opportunities for investment and employment across the economic spectrum of the country. Within the detailed breakdown of the Government of Rwanda's Economic Development and Poverty Reduction Strategy 2013-2018, there is significant reflection on the rural context and their Priority Area 3, 'enabling graduation from Extreme Poverty'. Within this EDPRS, there are significantly similar language to that used by the programme which indicates a high level of synergy with the prevailing Government agenda such as... "Financial education can also provide people with the knowledge and skills to graduate from poverty and core social protection programmes. Empowering women in the household and in the community is particularly important." . The Mothers' Union's focus to empower women within their households and increase their income has been a significant outcome from this programme.

Since community based microfinance gives financially excluded people access to financial services (saving and borrowing) and through these financial services enables people to invest in business creation where they previously could not, it fits comfortably within the Government of Rwanda's economic development plans.

9. Sustainability

How will the communities maintain this project after the end of the funding? And if possible please provide follow up information on how they are a few months later.

As an economic empowerment strategy, savings groups are highly sustainable. This is mostly because the groups are saving and lending their own resources as such, after the initial training, no further external resources are required for the groups to continue. As such, it is unsurprising that 100% of groups surveyed reported that they planned to continue saving and lending amongst themselves and that they had confidence in their ability to self manage their group. Furthermore, during Focus Group Discussions, almost all of the groups interviewed had already completed their first shareout and made the choice to begin saving together again. This bodes well for their sustainability over time and fits with research from the UK Department for International Development (DFID) on the sustainability of VSLAs over time. In one key study of savings and credit groups established on Zanzibar in 2001, only 1 of 25 established savings and credit group had dissolved after 5 years, and membership in the existing groups had grown by 258%.²

In the Final Evaluation workshop, there was clear evidence from all programme intervention areas that there had been a significant sensitization and knowledge transfer during the programme interventions. However, there were expressed desires to have additional support to imbed the programme more strongly. Most regions developed a plan to locally sustain funding to their regional staff to support more follow up in this next crucial stage as many groups started their second or third Savings cycle. All regional staff felt that they had been a significant increase in their capacity to support local groups at regional and sub-regional level and were capable of carrying out trainings using their skills.

10. Monitoring and Evaluation

Please provide a short summary of any monitoring and evaluation of the project, addressing impact as well as outcomes. Please briefly explain how risks to project were mitigated.

As previously mentioned, following its mid point evaluation, the project significantly changed its monitoring framework. In order to best support the groups in an empowering and participatory way, it was agreed that the VSLAs would form 66 sub regional committees made up of group leaders and facilitators (an average of 6 sub regional committees for each regional area). Trainers would visit these sub regional committees each quarter to provide supervision and support. Information from these meetings would then be fed back to quarterly management meetings between the regional and national staff.

The programme was also externally evaluated at its mid point and end in order to

² DFS DFID VSLA ZANZIBAR

receive feedback and recommendations from a community based microfinance expert. At the mid point, the evaluation was primarily to ensure that the project was on track and if any recommendation to improve outcomes needed to be made. At the end of the project, the same consultant completed an external evaluation using two form of data collection. The first was a questionnaire based data collection method for 5 groups from each of the 11 regional areas, collated by the regional staff. The second was participatory Focus Group Discussions in four different regional areas, conducted by the consultant, a Mothers' Union UK and Mothers' Union Rwanda staff member.

A summary of the impact from the above external evaluation methods include:

88% of members surveyed reported starting a new income generating activity as a result of being a member of the group or business skills training.

40% of members surveyed reported *employing someone else* in a business that they started through this group.

72% of members surveyed reported an increase in household income as a result of their activities in their savings groups.

77% of members surveyed reported purchasing a productive asset to help them generate income.

77% of members surveyed reported a change in their ability to provide sufficient food throughout the last year.

76% members surveyed reported being able to pay annual health insurance for all members of their household as a result of joining their savings group.

94% of female members surveyed reported an improvement in their family relationships over the last year as they gained increase access to and control over financial resources. Most commonly, members reported a reduction in conflict over resources and a change in a perceived sense of agency by other family members.

81% of female members surveyed reported a change in women's role in household decision making about money since they joined the group. Most commonly, members reported that they were no longer excluded from financial decisions and were actively sought by family members (both spouses and children) for their ideas and financial input (money and ideas).

94% of female members report that there has been a change in the balance of who is responsible for completing domestic tasks in the last year. Most commonly, members reported that their husbands valued their work and contribution to the family more and were willing to do their wives work so that they could attend the savings group meetings.

65% of groups reported using its social fund/emergency fund to show generosity or provide help to vulnerable people outside of the group.

50% increase in the levels of giving to regional Mothers' Union.

56% increase in the levels of giving to parishes where savings groups are located.

In terms of mitigating risks associated with the project, most of the risks to the project were addressed at the project's beginning. This is because the major risks to savings groups are firstly in their formation—the degree to which they have they been sensitized and trained properly in order to be able to function well and with a large degree of independence.

Secondly, once groups begin to save together the other risks are the safety and security of group savings as well as the faithfulness of loan repayment. All groups were trained to use either a local bank account or a lock box with three different locks in order to secure group cash—this was confirmed in the final evaluation. There were also no incidents of money being lost, damaged or stolen among Mothers' Union groups. Lastly, because the groups are saving and lending their own money, the loan default rate is an extremely low 2%. This is well within the microfinance industry standard of less than 5%.

11. Sustainable Development Goal

Please state how the project has helped to address achievement of the Sustainable Development Goal(s) listed in the proposal.

The project originally proposed to contribute to SDG 1, 5 and 8. However, its impact has been broader than expected. See table below or how the project has contributed to the following SDGs:

SDG 1: No poverty

SDG 2: Zero hunger

SDG 3: Good health and well being
 SDG 5: Gender equality
 SDG 8: Decent work and economic growth

Project Impact	Contribution to SDGs
<p>88% of female members surveyed reported starting a new income generating activity as a result of being a member of the VSLA or business skills training.</p> <p>40% of female members surveyed reported <i>employing someone else</i> in a business that they started through their VSLA creating more than 8,100 employment opportunities for others.</p> <p>77% of surveyed female members reported purchasing a productive asset to help them generate income as a result of their participation in their VSLA. Productive assets not only increase and often diversify household income, they also provide a form of insulation against economic shocks as they can always be sold to raise cash.</p> <p>72% of surveyed female members reported an increase in household income as a result of their activities in their savings groups. Members reported spending money on domestic assets to improve their homes, buying food for their families, paying school fees for children or paying for health insurance.</p>	<p>Contributing to SDG 1: No Poverty.</p> <p>And</p> <p>SDG 8: Decent Work and Economic Growth.</p>
<p>As a result of increased income generation opportunities and resulting household income, 77% of surveyed female members surveyed reported a change in their ability to provide sufficient food throughout the last year.</p>	<p>Contributing to SDG 2: Zero Hunger.</p>
<p>As a result of increased income generation opportunities and resulting household income, 76%</p>	<p>Contributing to SDG 3: Good Health and Wellbeing.</p>

<p>of surveyed female members surveyed reported being able to pay annual health insurance for all members of their household as a result of joining their savings group. This means full access to healthcare in clinics and hospitals across Rwanda.</p>	
<p>Each VSLA elected 4 leaders to govern their association, leading to 3,556 new leadership opportunities for women. 50% of these opportunities were given to women who had no previous leadership experience, creating 1,778 new female leaders in predominantly rural communities across Rwanda.</p> <p>As a result of increased access to and control over financial resources from businesses and assets, 94% of female members surveyed reported an improvement in their family relationships over the last year. Most commonly, members reported a reduction in conflict over resources and a change in their perceived agency by other family members.</p> <p>81% of female members surveyed reported a change in women's role in household decision making about money since they joined the group. Most commonly, members reported that they were no longer excluded from important financial decisions.</p> <p>94% of female members reported that there has been a change in the balance of who is responsible for completing domestic tasks in the last year. Most commonly, members reported that because their husbands valued their participation in the VSLA and its contribution to their family, they were willing to regularly assume a portion of their wives work burden in order to free them for VSLA or business activities.</p>	<p>Contributing to SDG 5: Gender Equality.</p>

12. Budget

Please provide a report on the budget setting out any changes over the course of the project including details of any underspend.

All the budgets, bank statements, receipts and financial reports were checked and verified by Mothers' Union UK and Anne Figge, the External Evaluator and a copy of all the receipts have been retained by Mothers' Union UK for records and fraud prevention.

Activity Number	Budget narrative
1	<p>Mobilisation was the priority at the outset of the programme, as it is key to ensuring that the programme is embedded well. Given the number of people mobilized, the cost was seen as reasonable. The impact of the successful mobilization is seen in the community engagement and ownership of the programme exhibited by the underspend seen in activity #3.</p>
2	<p>Due to the reduction of trainers from 4 per region to 2 per region, this has led to a substantial reduction in the expenses incurred by this budget line. One of the successes of the training of trainers was the quality of training from Robert, a local Rwandan trainer with significant and extensive work experience with other microfinance organizations including Care International and Hope International. However, this training came at a higher than anticipated costs, however, the cost is representative of the cost of professional training fees within Rwanda.</p>
3	<p>At regional level, there was a significant push for sustainability and therefore at the mobilization events, all participants were encouraged to consider their locally available resources. This led to a significant level of innovation at regional and sub-regional level, which led to vastly reduced financial requests to the national level office. This is really important for the ongoing sustainability of the programme, however, this did lead to a underspend to the overall budget.</p> <p>This push for sustainability did also have compromises in some cases which is noted in the recommendations of the report, especially concerning the methodology for dissemination of the business skills and mindset</p>

	change training.
4	<p>The Quarterly meetings have happened in a variety of ways which has led to an reduced costs with some workshops being one day and therefore no accommodation was required, while other workshops were longer and created higher costs.</p> <p>The bank charges were unanticipated in the initial budget but a realistic cost borne at regional level which reduces the amount of funds available for programme activities.</p>
5	<p>With the focus on increasing the capacity of regional staff to become local trainers, there was a need to resource and equip them in an appropriate way with relevant resources, materials and also for the national staff to provide effective follow-up as they implement the various programme activities.</p>
6	<p>Recognizing the importance of local follow-up to collect and monitor data, funds were released to regional staff to ensure that good quality data was collected. Given the number of groups that were mobilized which far exceeded the projected numbers, collecting quality data was therefore more important. This was also an important opportunity to meet additional training needs during these interventions.</p>
7, 8 and 9	<p>The External Evaluator had to be employed to carry out 2 Evaluations both at the mid-point and final Evaluation point, therefore, there was a significant increased in the cost of the Evaluation.</p>
10 and 11	<p>Given the extension of the programme, there were additional funding needs around the staff support required by Mothers' Union Rwanda, therefore, realistically during the programme cycle, these costs duplicated.</p> <p>In order to keep the costs lower than they could have been there was an attempt to manage travel costs as much as possible.</p>