

**Scottish Government International Development Programme
End-Year Report**

Notes for Completion:

- Please note, with the exception of the cover page, this report will be published.
- To ensure compliance with GDPR, refrain from using any personal or identifying information unless you have obtained consent from the data subject and are content for this to be made public.
- Answer all questions in the template provided, noting the word limits.
- Include all relevant information in the reporting template – hyperlinks and annexes will not be accepted as part of the report.
- Ensure answers are clear, concise and in plain English. Explain acronyms and avoid using jargon.
- Please ensure this end-year report covers the full reporting period (12 months).

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

**Scottish Government International Development Programme
End-Year Report**

1. General project information		
1.1	Project reference Number	RWA1 / P 3748-SCOTGOV-MYP
1.2	Name of organisation	CBM UK
1.3	Lead partner(s) organisation	National Union of Disabilities' Organisations in Rwanda (NUDOR)
1.4	Project title	SaveAbility Socio-Economic Empowerment of People with Disabilities in Rwanda
1.5	Reporting period	From: 01/04/2019 To: 31/03/2020
1.6	Reporting year	April 1 st , 2019 – March 31 st , 2020/Year 3
1.7	Project start date	October 1 st 2017
1.8	Project end date	March 31 st , 2022
1.9	Total project budget*	£1,347,777
1.10	Total funding from Scottish Government*	£ 1,333,792
1.11	Provide a brief description of the project's aims, highlighting which of the Sustainable Development Goals (SDGs) your project is working towards? (200 words)	<p>The Project intends to alleviate poverty and increase the economic well-being and inclusion of women and men with disabilities in Rwanda in line with SDGs 1 and 8. It also aims to improve incomes, economic resilience and involvement of people with disabilities in community decision-making.</p> <p>By providing livelihood opportunities to people with disabilities, the project will contribute to SDG 8: 'Decent work and Economic Growth', SDG 10: 'Reduce Inequalities' and SDG 1: 'No Poverty'. The promotion of climate-smart agriculture and sustainable sources of energy and water will contribute to SDG 2: 'End hunger, achieve food security... and promote sustainable agriculture', SDG 7: 'Affordable and Clean Energy' and SDG 13: 'Climate Action'.</p> <p>By economically empowering women and men with disabilities, SaveAbility reflects a clear rights-based approach, ensuring people across the disability spectrum, including the most marginalised, participate in a more inclusive and sustainable society. Evaluations elsewhere in the region demonstrate that the VSL concept has an average sustainability rate of over 90% beyond five years.</p>

**Scottish Government International Development Programme
End-Year Report**

2. Project progress and results

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

2.1

Provide an update on the progress your project has made over the past 12 months. Use this space to update us on what has gone well and any challenges you have experienced, detailing how you have overcome these. (Max 500 words)

During Year 3, additional Business Mentors were recruited leading to the increment of the number of VSLA groups (total 560) and their members (14,211) by more than half. It is worth noting that 53% of VSLA members are women and until the date, no member left any of the groups. The successful growth of the programme was due to the fact the initiative is already well known in the country and mobilization of new members was not difficult. The challenge encountered was the opposite and related to the high volume of requests for the new groups to be created. This could not be dealt with within the current scope of this project.

320 people in total (the majority of whom women) participated in quarterly stakeholder meetings in each district; that includes district authorities, representatives of the National Council of Persons with Disabilities (NCPD), Microfinance Institutions, civil society organizations, district partners and representatives of beneficiaries.

The aim of those meetings was to monitor the progress of the project, give possibility to VSLA members to talk about their experiences, and discuss inclusion of people with disabilities in the activities of the stakeholders.

Additionally organized community awareness sessions improved knowledge on disability rights and inclusion amongst the public, resulting in local authorities committing to request all the stakeholders to report on disability inclusion. Some of the sessions that were planned to happen in March had to be postponed until when large gatherings will be possible again.

As recommended during various stakeholders' meetings, the mapping exercise of people with disabilities was undertaken in the districts where the project is operating. The findings will provide the data to be used by local authorities and other organisations with the aim of leaving no-one behind in any intervention planned at the district level. This is a great value of the project as the lack of data leads to invisibility of people with disabilities, who remain hidden in the population related statistics. The data is being collected using a survey questionnaire developed and validated jointly by Disability Mainstreaming Officers (DMOs) and NCPD coordinators that was delivered in 86% of planned cells. The process will be finalised when the COVID-19 related restrictions are lifted.

Working towards inclusion of one of the most marginalized group: persons with deaf blindness, two trainings in tactile communication were organised in collaboration with Sense International in 2019. Third session scheduled for March had to be postponed due to the COVID-19.

**Scottish Government International Development Programme
End-Year Report**

	<p>Earlier in the year, the needs assessment related to training in agriculture for people with disabilities, was conducted by University of Rwanda’s College of Agriculture (UoR-CAVM) and NUDOR, followed by elaboration of the training content and methodologies. We have slight delay on reaching targets related due to trainings starting later than initially planned, until now 120 VSLAs members from 49 VSLAs were trained on soil fertility management, vegetable and crop farming, small live-stock husbandry, tree nursery, management and production towards market oriented agribusiness technologies and practices. Trained VSLA members will share the acquired knowledge wider with support and coaching from NUDOR that will be assisting also with distribution of farm seeds among the communities.</p> <p>As planned, during the reporting period monitoring visits to VSLAs in various districts were conducted by the NUDOR Livelihood Programme Coordinator. It was observed during the monitoring sessions that groups’ attendance rate and recording systems are continuously improving, together with the management of small businesses. Some gaps in rolling out the Business Mentors training module have been identified that will be taken into account when preparing further trainings and coaching accordingly. In some of the monitoring visits, participated also representatives of NUDOR Board and CBM Senior Livelihood Advisor.</p> <p>During the quarter 3, the mid-term evaluation took place with findings summarized under the section 3.4 and the full report attached.</p> <p>Overall, the implementation period was highly successful with all activities implemented as planned until March when restrictions related to COVID-19 were put in place, followed either by adaptation of existing way of operating or the need to reschedule some of what was planned in that period to the time after the restrictions are lifted.</p>
2.2	<p>Has the focus or plans for delivery changed significantly during the last year? Please highlight what issues or challenges prompted this change and how you anticipate any changes in focus will impact on the previously agreed outcomes (Max 500 words)</p> <p>There are no major changes related to the focus of the project or delivery, with the exception of activities being postponed due to the COVID-19 emergency and possible long-term impact that the crisis might have on project targets in terms of credit return rates and as a result access to loans, etc.</p> <p>Those restrictions, even if have taken place at the end of the reporting period will have had the biggest impact on delivery so far. We describe in the last section challenges related to that more specifically.</p>
2.3	<p>Taking into consideration what you have achieved during the last 12 months, along with any challenges you have experienced, please highlight to us what lessons you have learned, and how these will be applied in the project in the future. (Max 500 words)</p>

Challenges & solutions/lessons learned:

- It has been identified that people with hearing impairments as well as Business Mentors had little knowledge of sign language. As a solution, following earlier approval of budget reallocation, training in sign language will be delivered in Year 4. There have been also efforts made to establish collaboration with organisations that are able to provide hearing aids to support members of the groups. Additionally, trainings in tactile communication have been carried out, in order to improve the inclusion of people with deaf blindness.

- Some VSLA members with physical disabilities have experienced difficulties to attend meetings, as they are lacking assistive devices. To solve that problem, the project has been advocating with district authorities, informing about the need and searching for support to acquire necessary devices. Links with other organisations resulted in improving the situation, e.g. in collaboration with Food for the Hungry, wheelchairs were delivered to 44 VSLA members. However, there is still need for more assistive devices and we will be focusing on exploring possibilities for new partnerships with aim to provide the members with all that is needed for them to attend the meetings and improve their quality of life in general.

- As previously reported, a new risk was identified in relation to protection of sensitive personal data (savings) as Senior Business Mentors need to use public computers in internet cafes to collate that. Apart from concerns related to data protection, the process was very inefficient and impossible to continue during the lock down. The solution to this problem has been identified and is currently being put in place. Our partner is using Management Information System to input the data collected, and the MIS has just added another feature to their product in the form of an app which is possible to use on the personal mobile phones. Business Mentors will be trained on the use of this app in June and will install it on their personal mobile phones. This will greatly improve the management of risk related to data protection also improving efficiency of the data collection and analysis. We realise that using personal phones is not an ideal solution, but it is an improvement to using public computers in internet cafes.

- NUDOR uses a very outdated version of Microsoft Office, and it is challenging for the partner to work on the internal documents, even more now, when social distancing measures are in place. As an example, it is not possible for the partner to work using financial reporting templates due to lack of compatibility between the systems. Supporting partner with up to date version of Microsoft would greatly improve the efficiency related to the management of information as well as improving the security of the information related to the project. We propose to use of the underspend identified for that purpose of £300.

We have added a separate section in the report on challenges and mitigations related

**Scottish Government International Development Programme
End-Year Report**

to COVID-19 emergency, as well as identifying them in the Risk Assessments attached.

3. Partnerships and collaboration

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

3.1 Provide an update on how partnership working has gone in the past 12 months. Let us know about any highlights, challenges or changes to roles and responsibilities. (Max 350 words)

CBM Rwanda Country Office and **NUDOR** are working closely on the implementation of this project, both teams meeting frequently and jointly monitoring the progress, with the support of the **CBM UK Scottish office**.

After initial challenges, the partnership with the **University of Rwanda's College of Agriculture** is progressing well. The VSLAs members' needs assessment was conducted, followed by joint development of the training manual. Trainings of Trainers on farming methods were delivered and further support to VSLAs related to improved farming is being put in place.

It was an important year in terms of partnership with the **University of Edinburgh** that visited the project in April and October, and conducted a mid-term evaluation. We are currently working with the University on plans to put in place some of recommendations that generated from the review.

In partnership with **Sense International-Uganda**, functional assessment for persons with deaf blindness have been conducted, followed by two training sessions on tactile communication. The third session planned in the last week of March 2020 had to be postponed due to the lockdown.

This project, since the start, benefited from collaboration with wider stakeholders, with perfect synergies being created; other organisations contributed to the implementation, at the same time benefiting in their work from the expertise of CBM and NUDOR. We are explaining this further under the section 3.5, as well as, informing about collaboration with local authorities.

3.2 Have any Scotland-based staff visited the project in the past 12 months? Give details including key activities and outputs of these visits.

Date of visit	Key achievements / outputs of visit	Follow-up actions
April 2019, University of Edinburgh	The aim of the visit was to prepare for the project mid-term evaluation. A plan of activities and roles and re-	The review was conducted in October.

**Scottish Government International Development Programme
End-Year Report**

	sponsibilities related was agreed.	
May 2019, CBM Global Livelihood Advisor	<p>Although CBM Global Livelihood Advisor is not based in Scotland or in any other CBM office, as his role is to oversee all livelihood projects delivered by CBM worldwide, we feel it is important to mention that visit here as it provided important support to the project.</p> <p>The visit concentrated on VSLAs in Rutsiro and Ruhango Districts, including the follow-up on the distribution of water tanks and solar energy panels.</p> <p>Livelihood Advisor also participated in the partner coordination meeting, where he had an opportunity to share livelihood experiences and best practices from projects undertaken in other countries.</p>	<p>Business Mentors were encouraged to be involved in District sector planning and stakeholder meetings, to reinforce collaboration with other Disabled People Organisations intervening in the district and sector.</p> <p>As part of the regular monitoring activities, Business Mentors will be following up on the maintenance of water tanks and solar energy panels to ensure their longevity.</p>
October 2019, University of Edinburgh	<p>Following the preparatory visit that took place earlier in the year, the mid-term evaluation of the project was carried out in October. The report from the evaluation is attached and the main findings are included under the section 3.4.</p>	<p>The recommendations from the mid-term evaluation are included under the section 3.4.</p>
January 2020 International Development Department of the Scottish Government	<p>The aim of the visit was to assess the impact the project is having on improving social inclusion of people with disabilities in the communities. The Scottish Government Delegation visited two VSLAs and were able to learn how the socio-economic situation of VSLAs members has improved since the start of the project. They also engaged with members who invested in small businesses as a result of loans provided.</p>	<p>The recommendation has been to support members taking loans to regularly evaluate the progress of their business together with having plans in place for paying off the loans as scheduled.</p>
<p>The visit from the CBM UK Scottish office of two Programme Managers as well as Programme Finance Manager planned for March was postponed until the COVID-19 related restrictions are lifted.</p>		

**Scottish Government International Development Programme
End-Year Report**

3.3	<p>Please tell us about any dissemination and learning throughout this reporting period. How have you promoted effective learning across the project? Please explain what processes you have used both internally and externally to share learning from the project so far, and how this learning is being used. (Max 500 words)</p>
	<p>As mentioned above, the visit of CBM Livelihood Advisor was very helpful in terms of sharing best practises across different CBM projects. As the Advisor has an overview of all interventions related to supporting people with disabilities through enhancing their livelihood opportunities, including projects focused on VSLAs, he is the best-placed person to ensure that learnings and best practises are shared across all the projects. Following his recommendation, monitoring of the maintenance of the water tanks and solar panels distributed was added to standard monitoring visits. During the reporting period, the Advisor has been also involved in various external forums where he was able to present findings from SaveAbility project.</p> <p>In November 2019, CBM Livelihood Workshop took place with the aim of sharing experiences and best practises from the project with different stakeholders in Rwanda, resulting in the establishment of a CBM inclusive livelihood framework.</p> <p>Case studies and project learning documented in forms of booklets were distributed among project stakeholders during regular meetings. Similar information was also shared via NUDOR website, Twitter, Facebook and NUDOR Youtube Channel. Besides, the livelihood programme aims and achievements were presented on local radio stations and TV by the project staff. There will be a short documentary developed by NUDOR on the experience of VSLAs by persons with disabilities in Rwanda, that will be uploaded on Youtube and distributed through different social media.</p> <p>More information about sharing the best practises from the project is included under the section 3.5.</p>
3.4	<p>Has the project completed a mid-term project evaluation in the past 12 months (or is one planned for the next 12 months)? Please provide detail of the outcome of the evaluation. (Max 500 words)</p>
	<p>The mid-term evaluation was completed with the collaboration of the University of Edinburgh and the full report is attached.</p> <p>The purpose of the evaluation was to review the quality of the intervention and provide recommendations as to the possible improvement of the programme.</p> <p>The evaluation established that the project was on track to achieve its objectives with significant success in supporting inclusion of people with disabilities in Rwanda. It has already been possible to observe the positive impact the project has had on people's well-being and quality of life.</p> <p>The main recommendations were as follows:</p>

**Scottish Government International Development Programme
End-Year Report**

	<ul style="list-style-type: none"> • Current data collection system is highly inefficient and involves risk related to protection of very sensitive personal data (savings) associated with the use of public computers in the internet cafes. The solution would be to equip four Senior Business mentors with laptops and data bundles. • There is a need for basic psychosocial support training for Business Mentors to better equip them to address the needs of VSLAs groups; • The programme could benefit from incorporating more qualitative data collection systems. <p>The programme team is working towards putting in place the implementation plan that will address these recommendations.</p>
3.5	<p>With reference to Q39a & 39b in your original application form, please highlight how you are maintaining an awareness of others working in this region, giving details of collaboration, joint working or partnerships with others. (Max 500 words)</p>
	<p>First of all, it is important to mention that the local authorities are very much involved in the implementation and are helping to create opportunities for synergies with others working in the same districts.</p> <p>Local authorities have identified the potential in Sector Business Mentors to involve them as experts in all activities related to people with disabilities, inviting them to participate in sector-level meetings, which created a very good opportunity to advocate for inclusion of persons with disabilities.</p> <p>On the other hand, District Coordinators (DCs) have participated in every project stakeholders' meeting so far and have conducted field visits to VSLAs together with project staff.</p> <p>An example of the recent support received from the local authorities was the possibility to organise during the current pandemic meetings of those VSLA groups that were approaching the phase of sharing funds. Local authorities allowed for those essential meetings to happen with relevant precautions in place (social distancing, facilities to wash the hands, etc.).</p> <p>NUDOR is a member of the Joint District Development Forum (JADF) and the project action plan is regularly shared with JADF members for better monitoring and avoiding duplication with the work of other organisations. The VSLAs project staff is working with other JADF members to mainstream rights of persons with disabilities, especially women and girls, in their projects.</p> <p>National Council for People with Disabilities (NCPD) has been engaging with the project at national level through the Disability Coordination Forum where NUDOR was encouraged to present the achievements of the SaveAbility. As a result, NCPD has committed to identify two pilot districts to implement the VSLA approach as way of rolling out the VSLA programme in the remaining districts.</p> <p>There have been more synergies created with local and international organisations that have been involved in the delivery:</p> <ul style="list-style-type: none"> - CARE International collaborated in training of Business Mentors in VSLA methodology, enterprise development and financial literacy.

Scottish Government International Development Programme End-Year Report

On the other hand, CARE staff members received training on disability inclusion supported by NUDOR with already visible outcome of the organisation currently having amongst the beneficiaries of their projects persons with disabilities.

- The project has been closely working with the **Tearfund Rwanda Country Office** to explore collaboration on disability inclusion and mainstreaming in their livelihood projects. CBM UK has been providing disability inclusive development training to Tearfund UK. CBM CO participated in a Tearfund meeting for launching a survey on aging in Rwanda.
- In addition to that, CBM Programme officer and the Livelihood Programme Coordinator were invited by the **Global Communities (GC)** to facilitate a 2-day training to GC's partners and staff on disability rights, disability inclusion and mainstreaming, disability referral and networking techniques. As a consequence, some of the partners like **Young Women Christian Association** started to support children with severe disabilities providing physiotherapy services and orthopaedic assistive devices.
- With the support of NUDOR Livelihood programme coordinator, **Send a Cow Rwanda** staff members were trained in social and disability inclusion to assist in developing next 10-year inclusive Strategic Plan.
- NUDOR Livelihood programme coordinator was invited by **Oxfam Rwanda** for sharing experience and best practices in disability inclusion. This has had a positive outcome on inclusion of persons with disabilities in Oxfam Rwanda's strategy, which is currently under development.
- As people with deaf blindness expressed to Business Mentors their need to learn more life skills and need for support related to family inclusion, NUDOR together with Sense International-Uganda are currently working with the **Masaka Rehabilitation Centre** to identify opportunities to answer these.

Thanks to continued efforts on the site of NUDOR and CBM CO, members of VSLAs and their families were further supported by respective organisations:

- Some of the families benefited from health insurance, school fees and school materials provided by **Hope and Home for Children**;
- A group of children with disabilities have benefited from school fees provided by **Compassion International, FXB** and **Caritas Rwanda** that offered further WASH support.
- As mentioned earlier, **Food for the Hungry International** proved assistive devices to 44 persons with disabilities.

It is also worth mentioning sharing information between different Scottish based grant holders with active projects in Rwanda that are funded by the Scottish Government. An example of that were joint meetings with the aim of discussing challenges related to COVID-19 and the impact that the current situation is having on each project, focusing on sharing information on what each organisation and their partners are doing to respond accordingly. In this network the joint experience

**Scottish Government International Development Programme
End-Year Report**

	covers such areas as: gender based violence, disability inclusion, hygiene behavioural changes, livelihood and education, which is very beneficial in terms of sharing expertise and can help to inform the best possible way forward in current circumstances.
4. Safeguarding and fraud	
<i>Please ensure you complete questions 4.1 and 4.2 even if you have no incidents to report.</i>	
4.1	Have there been any safeguarding incidents, either relating to staff/volunteers or beneficiaries of the Grant or the Project, in the last 12 months?
	So far, no safeguarding incident occurred.
4.2	Have these incidents reported at 4.1 been reported to relevant authorities, and if so, to whom?
	n/a
4.3	Describe what action has been taken, and highlight any lessons learned.
	n/a
4.4	Have there been any incidents in the last 12 months of financial mismanagement, theft, fraud etc, either relating to the Grant or the Project or which affects the organisation?
	There has been no incident of financial mismanagement.
4.5	Have these incidents reported at 4.1 been reported to relevant authorities, and if so, to whom?
	n/a
4.6	Describe what action has been taken, and highlight any lessons learned.
	n/a
5. Risk assessment	

**Scottish Government International Development Programme
End-Year Report**

5.1	Have any issues materialised during this reporting period? If so, how were they addressed?		
	<i>Please refer to risk assessment provided at application stage.</i>		
Assumption	Risk	Action taken	Was this included in the Risk Assessment Table in your application?
Limited Access to financial services from MFIs	A limited number of financial service providers who are willing and able to provide specific products and reducing loan interest rate to the VSLG' members.	Increased number meetings with financial organisations, sharing information about the project, advocacy actions and training to service providers.	Yes
COVID-19 related emergency measures in place until the end of June (3 months).	<p>Activities affected due to the Government restrictions on travel and gatherings.</p> <p style="text-align: center;">Leading to:</p> <ol style="list-style-type: none"> 1) Monitoring of the programme, including data collection has been affected ,among others, CBMUK Scottish Office monitoring visit postponed; 2)Delays to the programme (delay of planned trainings); 3)Difficulties when engaging with partner and other stakeholders remotely due to the poor connectivity or lack of good quality equipment; 4)Reduced services from banking/financial institutions as a result of remote working; 5) Most of the VSLA groups stopped meetings; 6) Members of VSLA groups are losing their income due to impossibility to operate their small businesses, which will affect credit return and achievements of the milestones; 7) Challenges in preparation of the report as is difficult to obtain police permit to collect necessary documents form the office, not all invoices were received due to the lockdown; 8) Potential for staff to become unwell; Staff wellbeing affected; 9) Potential for members of VSLA groups to become unwell that includes persons with disabilities and their carers; social stigma associated with the disease might increase and persons displaying 	<p>-CBM UK, CBM CO Rwanda and NUDOR's teams are working from home (with some challenges related to connectivity and equipment);</p> <p>- Communication/meetings with staff and partners are done through emails, Skype and WhatsApp;</p> <p>- The CBM CO Rwanda applied for and put in place arrangements for electronic banking;</p> <p>- With the support of local authorities meetings of VSLA groups that are in the phase of share-out funds are being organised with prescribed social distance and with means in place to wash hands;</p> <p>- Business Mentors are monitoring groups using phones;</p> <p>- Business mentors are sharing information about the COVID19 with members of VSLAs by phone;</p> <p>- Communication with the Scottish Government related to the changes in the programme;</p> <p>- Provide clear health guidance to staff in line with Government and WHO recommendations;</p> <p>- Minimize face-to-face contact and if essential have adequate safety measures in place (social distance, access to water and soap, etc.);</p> <p>- Develop process for covering in case staff</p>	No

**Scottish Government International Development Programme
End-Year Report**

	<p>symptoms of the disease might be abandoned; Many people with disabilities depend on services that have been suspended and may not have enough money to stockpile food and medicine.</p>	<p>fell ill (access to work documents; knowledge of tasks planned, key contacts, etc. for other members of staff should they need to step up);</p> <ul style="list-style-type: none"> - Ensure regular communication with staff working remotely; - Review working arrangements to include adaptation to balance family obligations (e.g. Child care) and work; - Identifying additional resources needed to adapt the programme (underspend plus other resources); 	
<p>COVID19 related emergency measures in place for longer than 3 months</p>	<p>All from the above scenario apply plus impact on the delivery of the target and funds available to deliver the project as planned</p>	<p>*All responses from the above scenario apply plus</p> <ul style="list-style-type: none"> - Looking at the options to adapt programme activities to respond to COVID19 and support people with disabilities during the crisis and during the recuperation phase. 	

6. Inclusion & accountability

With reference to question 38 in section E of your original application and thinking specifically about the past 12 months, please use this section to tell us how you are mainstreaming through your project, ensuring that you are aware of and actively working to reach vulnerable and marginalised groups.

6.1 Is the project still relevant for the beneficiaries you are working with? Please highlight how you ensure accountability on the project, ensuring beneficiaries have the opportunity to feedback on the project and influence its development? (max 350 words)

The Project is still relevant to the beneficiaries and different targeted groups involved in the implementation and monitoring. People with disabilities and their families are enthusiastic to participate and to form new VSLAs.

Furthermore, people with disabilities and local authorities are requesting to replicate the project in other districts, which clearly demonstrates that the community, beneficiaries and local authorities see the intervention relevant for meeting existing needs.

During stakeholder meetings, it has been confirmed repeatedly that the project is aligned with a wider poverty-alleviation agenda and that it has a significant role to play in policy delivery and in responding to the needs of people with disabilities.

**Scottish Government International Development Programme
End-Year Report**

	<p>VSLA and members of the wider community have the opportunity to talk about their experience of the SaveAbility on various events with participation of authorities and different organisations working at the district level.</p> <p>During the year, Business Mentors continued to support and maintain regular follow-up of the project participants, providing training, coaching and receiving feedback from group members and local leaders on the project implementation.</p> <p>After the tactile communication training conducted in collaboration with Sense International, it is easier to receive feedback also from the people with deaf blindness, which until then was challenging.</p>
6.2	<p>Do you have an awareness of particularly vulnerable or marginalised groups within the community in which your project is working? Please give details on how you are disaggregating data to recognise these groups across the project. (Max 350 words)</p>
	<p>The project is working specifically with people with disabilities, hence focusing and reaching one the most vulnerable and marginalised group as per its aims. The VSLAs members are exclusively people with disabilities and their caregivers.</p> <p>As women with disabilities are often facing double discrimination related also to their gender, to mitigate it, the project is focusing on reaching the women as a majority amongst its beneficiaries. Therefore, the data collected is being desegregated not only by persons with disability and their caregivers, but also by gender.</p> <p>People with disabilities are not a homogeneous group and different people will have different needs and might be more marginalised than others, depending not only on gender, but also on type of disability. To reach the most hard to reach within wider group of people with disabilities, Business Mentors who were trained in disability inclusion and disability friendly practices, have conducted home to home visits to identify and mobilize people with different types of disabilities to form new, or to join the existing VSLA groups. Home visit allowed to identify people with severe disabilities and people with deaf blindness that were previously not included in the VSLAs. As we have informed in previous sections, the project undertaken relevant efforts to include this group.</p> <p>Furthermore, the mapping exercise already mentioned, will contribute to reaching out to those often left behind, by all stakeholders present in the area.</p>
6.3	<p>How is your project working to actively meet the needs of these vulnerable and marginalised groups, ensuring they are benefiting from the project? Please outline any mechanisms you are using. (Max 350 words)</p>

**Scottish Government International Development Programme
End-Year Report**

	<p>CBM as an organisation focusing on disability inclusion and NUDOR as The National Union of Disability Organisations in Rwanda, have been always working towards inclusion of people with disabilities. In terms of securing that the most marginalised from that group can benefit from the project, an extra effort has been made by the project staff to identify those who will need additional support to access VSLA groups, being it by providing assistive devices in collaboration with other organisations, or specific trainings to enable better communication with people with deaf blindness.</p> <p>To increase participation of persons with disabilities also in interventions delivered by the Government or other organisations, awareness campaigns on the rights and inclusion of people with disabilities were organised to advocate for the rights of the most marginalised groups, together with relevant trainings on disability inclusion.</p>
6.4	<p>Taking into consideration some of the challenges of mainstreaming, please describe any challenges you have faced in reaching vulnerable and marginalised groups, how you have overcome these or plans you have developed to support inclusion on the project. (Max 350 words)</p>
	<p>As explained above, we have been working in partnership with other organisations to ensure that the hardest to reach from amongst a wider group of people with disabilities could benefit from the project.</p> <p>Specifically, we refer here to provision to assistive devices to people with physical disabilities and training in tactile communication, focusing on reaching people with deaf blindness as well as plans for introducing sign language as a standard training for Business Mentors and members of the VSLA groups.</p> <p>There will be also additional support provided to people with deaf blindness through Masaka Rehabilitation Centre, where they will be able to receive training in life skills that will support them to fully benefit from being part of the VSLAs.</p>
<p>7. Financial information</p> <p><i>This section will be reviewed alongside your budget report, which should be included alongside your narrative and logframe. Please ensure this spreadsheet is completed with both a detailed breakdown of expenditure for this financial year, along with your projected spend for the next financial year.</i></p> <p><i>Please note carry-over of funds to the next financial year should have been agreed with the Scottish Government by January 31st of the current financial year.</i></p>	
7.1	<p>With reference to your budget spreadsheet, please give a detailed explanation of any variances between planned and actual expenditure, including reasons for the variances and whether these are as a result of timing issues, price achieved, quantity etc. If these are temporary</p>

**Scottish Government International Development Programme
End-Year Report**

	<p>variances, please outline plans for expenditure. (Max 500 words)</p> <p>Please note we are currently not able to provide a fully accurate report on expenditure due to the challenges related to COVID-19.</p> <p>Part of the underspend reported is due to the timing difference, as following the restrictions put in place, activities from March 2020 were postponed and will be implemented after the lockdown is lifted.</p> <p>Some of the invoices and receipts for the expenditure already incurred could not be obtained during the lockdown and we were yet not able to report on this expenditure. Please see explanation related to each budget line in the report attached.</p> <p>The total underspend in Year 3 is of £61,880.92 however, the estimated amount of £42,427.65 corresponds either to the activities that had to be postponed due to the COVID-19 outbreak, or expenditure that was incurred, but couldn't be accounted for due to the lack of invoices as it was not possible to obtain all necessary documents during the lockdown. A true underspend therefore is: £19,453.30.</p> <p>We would like to request from the true underspend the amount for reprofiling of £14,800.</p> <ul style="list-style-type: none"> - £14,500: towards adapting programme activities and supporting VSLA members during COVID-19. Please see details in the last section of this report. - £300: for an up-to-date version of Microsoft Office for the partner, as explained under the section 2.3.
7.2	<p>Please give details of any capital expenditure in this reporting period. (Max 350 words)</p> <p>There was no capital expenditure in Year 3.</p>
7.3	<p>Please explain how you have worked to ensure cost effectiveness on the project in the past 12 months, whilst maintaining the quality of delivery. (Max 350 words)</p> <p>The cost effectiveness is very important to CBM and NUDOR. All the materials needed by the saving groups were selected via tendering process.</p> <p>During the monitoring visits, staff chose places to stay based on their cost. The follow up on proper maintenance of water tanks and solar panels is in place to ensure their longevity. The monitoring visits try to accomplish as many objectives as possible to ensure that the time and resources are used efficiently. Similarly, in case of other project activities, the proper planning process helps to deliver</p>

**Scottish Government International Development Programme
End-Year Report**

project efficiently.

8. Any other information

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

We would like to concentrate in this section on providing additional information about the impact the COVID-19 had on the project so far, the mitigation actions that have been put in place and what is needed to secure the positive impact that the project has had so far on the beneficiaries' lives, now at risk of being reversed.

General context

The whole country is under lockdown as from the 21st of March, which will be reviewed on the 30th of April and most likely extended further. The Government COVID-19 prevention measures include strict restriction on movements; all non-essential travels are prohibited except when with the aim to obtain essential services like healthcare, food shopping, banking, and for personnel performing such services. Public and private transport is not allowed to operate, all schools and universities are closed, and meetings are banned.

COVID-19 impact on the project

Activities that were planned to take place in March and April had to be postponed, that relates for example to:

- Monitoring visit from the Scottish based staff;
- Follow up mid-review visit from the University of Edinburgh;
- Third part of the training in tactile communication for the people with deaf blindness to be delivered by Sense International;
- Mapping of people with disabilities in the districts (interrupted);
- Face to face monitoring of the VSLA groups had to be temporarily interrupted;
- Most of the group meetings of VSLA were postponed, just as any other meeting that was planned to happen as part of the project.

The effects on the wider operation of the project:

- Challenges with collating all receipts and invoices for the costs incurred in the last quarter; obtaining them during the lockdown is impossible due to the very strict ban of movement. Example of that is the request of NUDOR accountant for permission to go to the office to obtain additional documentation, which was denied by the police. It was even more challenging to receive necessary documents from offices located in different districts. Therefore, we are not able to give the accurate picture of expenditure of Year 3. CBM Rwanda CO and NUDOR were also not able to process all the payments and these will be accrued to the following year.

The effects of the project targets:

Scottish Government International Development Programme End-Year Report

- In terms of the targets of the projects, COVID-19 will affect the return of the credits and potentially achievements of some of the milestones might be reversed.

Impact on the project beneficiaries:

The effects the COVID-19 had so far on the VSLA members is related first of all to the fact that small business, originated as a result of having access to loans and savings are not in operation during the pandemic. This is likely to push people back to living in extreme poverty.

The situation of this already very vulnerable group of people with disabilities and their carers is further exuberated as VSLA members and their families are struggling with having access to food and water, hygiene products and WASH facilities. People with disabilities are facing additional risk during the pandemic, in terms, for example, lack of information in accessible formats. The services they are depending on have been suspended and in addition, social distancing measures might have an impact on increasing stigma that is suffered by people with disability. People displaying symptoms might be abandoned, as there is lack of protective kits or access to WASH, which puts at risk both, people with disabilities and their caregivers as maintaining social distance is not always possible when providing necessary support to people with disabilities. Moreover, people with disabilities often have underlying health conditions, which place them in the group that is most at risk from the COVID-19.

Mitigation actions

We are explaining in more detail in the Risk Assessment document the mitigation actions that were, or are planned, to be put in place. Summarizing here:

- VLSA meetings that were approaching the phase of sharing funds are taking place with support from the local authorities;
- Remote monitoring of the VSLA groups by Business Mentors was put in place using phone and Whatsapp;
- CBM Rwanda Country Office, NUDOR, just as CBM UK office in Scotland, are all working from home (with some challenges related to connectivity and equipment) and everyone is keeping in touch through emails, skype, Whatsapp;
- Face to face contact was minimized and if essential, adequate safety measures are in place: social distance and whenever possible access to water and soap, etc.;
- The CBM CO Rwanda applied for and put in place electronic banking system.

Specifically to address the needs of VSLA members, the result of the COVID-19 related crisis:

- Business Mentors are sharing information about the COVID-19 and ways to prevent it, with members of VSLAs by phone;

Based on the lessons learnt during the COVID-19 emergency, NUDOR identified the need for having in place the mitigation strategy for the operations of VSLAs during similar crisis. That decision is motivated by a considerable amount of effort that went into agreeing with the VSLAs members as well as local authorities on how the VSLAs will continue to perform their activities for this period.

Request to use £14,500 of underspend towards COVID-19 adaptation and response

I. **To continue operation of the programme under current circumstances** we would like to support our project staff by:

1) Purchasing phone credit for increased phone and internet communication.

That is to ensure the monitoring of the programme continues as much as possible during restrictions related to movement, keeping uninterrupted communication between project teams, and between Business Mentors and VSLAs.

Business Mentors will continue not only to monitor the groups as much as this is possible, but also to share the advice related to COVID-19

Broader use of Whatsapp groups will permit creation of the support networks and self-help groups among VSLA members that will help to keep continuity of the groups, but also will help to protect health and lives and keep everyone connected.

Total cost £3,000 (for 50 Business Mentors)

II. **To ensure that people with disabilities and their families are equally protected during the COVID-19 outbreak**, we would like to support VSLA members and the communities by:

1) Making available accessible information about the COVID-19

We would like to ensure that people with disabilities and their families are equally protected during the COVID-19 outbreak.

People with disabilities are not receiving the information about COVID-19 because still not all of it is available in accessible formats. It is extremely important that any information related to prevention and safety, health and hygiene advice, available services and support offered, protection measures and public restriction plans was fully accessible to everyone. As the situation evolves, the guidance is changing and there is a need to constantly updating the information related, making sure that also persons with disability have full access to it.

CBM and NUDOR are coordinating with other entities in Rwanda to make sure that the public messages related to COVID19 are accessible. By developing information materials in accessible formats (easy read, Braille, captioned videos, sign language) and disseminating these through radio, TV and social media and through networks of people with disabilities, NGOs and health facilities.

In order to achieve that persons with disabilities were aware of key messages related to COVID-19:

- In collaboration with The Umbrella of Organizations of Persons with Disabilities in the fight against HIV&AIDS and for Health Promotion (UPHLS) and Rwanda Biomedical Centre, we will record inclusive public health messages

Scottish Government International Development Programme End-Year Report

and distribute them to local media.

Total cost: £2,000

- With the consultation with local and national DPOs we will adapt existing public messages to accessible formats, using among others, WHO poster sets <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public> **Total cost: £500**

- Additionally, with the support for local sign language interpreters we will develop locally contextual WHO myth buster videos in local sign language for uploading onto youtube and distribution.

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public>

Total cost: £ 2,000

- After the lockdown is lifted, but still with the need to protect against the COVID-19 present, we would like to print and disseminate public health IEC materials in accessible and inclusive formats through existing networks systems of persons with disabilities, NGOs and health facilities in the districts where the project is operating

Total cost: £2,500

Materials will be reviewed regularly to account for changes in international and national guidelines and different phases of the response.

2) Supporting and protecting members of VSLA during the pandemic

We would like to provide additional support to VSLA members during the pandemic as people with disabilities are in the group that is at highest risk from COVID-19 and are disproportionately affected by the pandemic, among others, because the lack of access to health services.

People with disabilities might have underlying health conditions that can put them at higher risk if they contract the virus leading to the development of more severe cases. The impact of COVID-19 on that group is being further exacerbated by inaccessible health facilities. While we work on responding to the virus, we need to minimise the disruption to necessary services such as healthcare, which people with disabilities are already marginalised from. We would like to ensure that people with disabilities can still access the healthcare they need (Covid-19 or non Covid-19 related), and can still get medication. This support is especially needed now during the time when the small businesses and other income generation activities that VSLA members were involved in, had to stop operating during the lockdown. Even after easing of the lockdown the long term impact of closure of small business would mean that VSLA members and their families will struggle to cover their basic needs. Financial support to provide transport to the most vulnerable to receive health care when needed, would help to recuperate from the financial negative impact the lockdown has had and would guarantee the access to the basic health care for the ones that need it most, responding to the emerging secondary impacts of the COVID-19 on people with disabilities.

- Selected, in collaboration with Community Health Workers and CBID Facilitators, most vulnerable amongst VSLA members and their families will receive support for the transport to health facilities when needed.

Total cost £1,000

Scottish Government International Development Programme End-Year Report

As people with disabilities and their families are often the ones in the worst economic condition, and as already mentioned, exuberated during the pandemic, they find difficult to purchase even the basic hygienic materials. Access to water and soap is essential in prevention of COVID-19, therefore, we would like to help in making that possible by providing the most vulnerable families with soap and other personal hygiene items. We would like to support 200 families (estimated 1,000 people with the average of 5 persons per family) of the most vulnerable VSLA members (50 in each district of operation).

- 200 of the most vulnerable VSLA members and their families, selected in collaboration with local authorities and other organisations operating in the districts, will receive hygienic material (soap, etc.)

Total cost £3,500