



Care International in Rwanda



Promoting Financial Inclusion for Smallholder Farmers Project (PROFIFA)

**ENDLINE EVALUATION OF PROFIFA PROJECT AND
ASSESSMENT OF THE COVID-19 IMPACT ON ITS
ACHIEVEMENTS**

October, 2020

EXECUTIVE SUMMARY

Promoting Financial Inclusion for Smallholder Farmers Project (PROFIFA), was a project funded by Access to Finance Rwanda (AFR) and implemented by Care International and DUHAMIC – ADRI from June-2017 to May-2020. The project goal was to promote financial inclusion for 120,000 Small Holder Farmers (Women and Youth) organized into 4,000 farmer groups involved in maize, livestock and horticulture value chains. The main project interventions included: (1) Improved profitability and competitiveness among rural women's agribusinesses, (2) Increased access and use a wide range of affordable and appropriate agricultural financial services and (3) Increased agriculture and small livestock production, value addition and access to markets among 120,000 youth and women smallholder farmers.

The project's envisaged strategies were to address specific issues facing smallholder farmers such as limited knowledge and skills in financial literacy, entrepreneurship, good agriculture practices (GAP) and Post-Harvest Management (PHM), lack or limited access to financial services (saving, loan etc...). The project also engaged financial service providers for creating or restructuring agriculture financial products that have the potential to satisfy farmers' needs. The project mainly targeted 120, 000 smallholder farmers drawn from seven (7) Districts namely; **Nyamagabe, Huye, Gisagara, Rulindo, Gakenke, Rwamagana and Kayonza.**

The process of project conception and design was aligned to the National development frameworks for instance the promotion of agriculture financing is in consonance with intervention area 3.2 of PSTA 4. The intervention area 3.2 of PSTA 4 emphasizes on the need to tackle agricultural market risks and limited financial services with objective to strengthen demand-driven inclusive agricultural financial services and products, and mitigate market and production risks, thereby increasing access to finance and productive capital to improve productivity and surplus value.

The approach and methodology used was description and participatory survey, Qualitative and quantitative methods were used to collect the required and data for end line evaluation. The mixed sampling techniques were also used to cluster sectors, stratify farmers' groups, and randomly select farmers in the already stratified groups. The end line evaluation was conducted in 7 districts, 20-clustered sectors, 65 stratified farmers' groups, 585 farmers were randomly selected. 13 Focus Group Discussions were organized and conducted on the ratio of 7:3 Women-Men. 24 Key informants' interviews were organized for the administrative Sector Agronomists (Agoronome w'Umurenge), Managers of Financial Services Providers, Sector level veterinaries and Farmers promoters. Qualitative information was analyzed using thematic approaches and text-files, and quantitative data were analyzed using statistical software (Stata) to establish end line values for each of outcome level indicators.

Regarding end line project evaluation findings, the project delivered to its objectives as summarized hereunder:

On the Outcome 1: Improved profitability and competitiveness among rural women agribusinesses: This outcome was measured using % share of rural women who access the markets with their viable agribusinesses: The survey findings showed that the percentage of women engaged in agri-business raised from 71% before the project intervention to 93% following the successful implementation of the project activities. The proportion of women in agri-business operating through market oriented farmer group increased from 43% to 90.40%. It was also established that 66.4% of women engaged in agri-business compared to 24% before project intervention. The 93% of the women confirmed that they were able to sell and sustain their businesses while meeting household basic needs such as food, medical costs, clothes, school fees for their children, among others.

On the Outcome 2: Smallholder farmers grouped into mature Voluntary Savings and Loans Associations (VSLA) access and use a wide range of affordable and appropriate agricultural financial services: The baseline values indicated 98.2% of SHF saving through VSLA and end line showed the achievement of 100%. The SHF saving through formal financial institutions, the baseline showed 97.6% and end line indicated 80.7%, Regarding SHF saving through VSLA for agri-investment, the baseline indicates 92.8% and end line shows 67.5%. The SHF saving through FIs for future agriculture investments baseline indicates 56.5% and end line show 55.4%. The SHF with active bank accounts was 2% in baseline and 62.2% in the end line, SHF accessing appropriate agricultural loans from FIs the baseline indicates 3.2% and end line shows 53.2%. SHF using digital services baseline showed 48.7% and end line shows 76.6%.

On Outcome 3: Increased agriculture and small livestock production, value addition and access to markets among 120,000 youth and women smallholder farmers:

Regarding SHFs organized in Farmer Groups, the project had targeted 120,000 SHFs and end line evaluation indicated 123,995 SHFs which is equivalent to 103%. The SHFs who were linked to markets, the target was 72,000 and project reached to 69,942 smallholder farmers which is equivalent to 97% despite the interruptions brought about by the outbreak of COVID-19. The Farmer Promoters who were trained on GAPs and PHM, the target was 250 FPs, and project recruited and trained 263 farmer promoters equivalent to 105%. The SHFs involved in value addition, the baseline indicated 0.8% and end line showed 6.3%. The Smallholder Farmers with increased sales volume by sex, baseline indicated 38.5% for men and 38.5% for women, at the endline men become 68.6% and women become 66.4%.

Effects of drought and heavy rain: The project beneficiaries reported that drought and/or heavy rain that were experienced in the country in early 2020 had negative impact on their agricultural activities. One hundred and forty (140) beneficiaries out of the sampled 585 reported negative effects of changes in the weather conditions specifically on their Agricultural produce.

The 93.1% of 153 beneficiaries who had claimed to have negatively been affected by the changes in weather conditions declared losses that were more associated with the prolonged sunshine (Limited rain) in the Eastern province more specifically in the districts of Kayonza and Rwamagana. Project beneficiaries in the Northern Province in the Districts of Gakenke, Nyamagabe and Rulindo reported the negative effect of heavy rain experienced.

Effect of Covid19 pandemic: Like another social economic sector, the Agriculture and other business activities were negatively affected by the outbreak of the COVID-19 and the beneficiaries of the PROFIFA were not spared either. The 549 sampled beneficiaries of project (94.5%) reported that COVID-19 pandemic negatively affected their businesses. Some of the negative effects caused by the outbreak of the pandemic included incurring losses; reduced market linkages; reduced level of produce; and increased costs of production.

The results of endline evaluation confirmed relevance, effectiveness and efficiency of PROFIFA project. The key lessons learnt and recommendations are highlighted here below:

Lesson 1: FSPs' limited knowledge on agriculture projects: Notwithstanding, the sharp increase in agriculture credit disbursement, banks are meeting only around 50% of the agriculture credit requirements as per the end line evaluation findings. In the FGDs organized for farmers, one of the major claim was that most of FSP do not have a deep understanding of the agriculture projects. As a result, there is lack of ownership and commitment among the FSPs' management and technical level personnel and non-availability of innovative lending products. Banks do not seem keen on accepting Agri-finance as a viable business due to intrinsic risks and weird nature of agriculture, non-viability of farmers, limited availability of collateral security.

Lesson 2: Drought and heavy rains affected the results

Both results from the survey and Focus Group Discussions revealed that farmers had experienced either short term drought or heavy rains in almost seven districts of PROFIFA intervention. The drought was reported to have hit harder districts located in the eastern province than in other parts of the country. During project design stage, there were no specific interventions to address these issues along the project life even though it was one of the major factors that was more likely to affect the project results.

Lesson 3: Irrigation in future projects' design: Most of the smallholder farmers who participated in Focus Group Discussion revealed that irrigation was undermined during the project design. Irrigation would help farmers to grow crops, maintain landscapes, and revegetate affected terrain (soils) in dry areas and during periods of less than average rainfall. The productivity on irrigated land is higher as compared to the un-irrigated land. Irrigation would also facilitate farmer towards multiple cropping on throughout the year without relying on rain. Irrigation would help to bring most of the fallow land under cultivation and stabilize outputs and yield levels which in turn contributes to increased farmer income.

Lesson 4: Establishment of demo plots increased farmers: Demonstration plots was one of the best methods used by PROFIFA to increase farmers' GAP skills and improve yields. This method was used as a tool to effect desirable changes in the behavior of rural masses, arrange the best learning situations, and provide opportunities in which useful communication and interaction take place between extension workers and farmers. Demonstration, due to its practical nature, was revealed to be useful method to introduce a new technology and practice for a large group of interested people with fewer resources.

Lesson 5: demand and access to financial service: There is a need of having more people on the field for constant follow-up and advise to the group on how to use banking services and products. For sustainability purpose there is need to create a financing for SG's loan within financial institutions. Because of fragility of the business it is essential to have agriculture and livestock insurances.

The evaluation report presents recommendations for future programming;

- There is a need to create an enabling environment for agriculture finance, through revamping or restructuring their agriculture-financing infrastructure such as opening outlets and multiply their digital services in rural area. Having separate department specific to agriculture financing/credits, hiring staff such as loan officers with agriculture background would be an added value.
- Rainwater harvest in future project's design: This collected water could be stored for later use and recharged into the ground water again. Various techniques of rain water harvest should be explored and adapted to the local context. This could contribute to the reduction of floods and land slide which on other hand negatively affect crop production. Agriculture projects whenever possible should consider how to deal with excess rain water in their design.
- **Irrigation in future projects' design:** Irrigation would help farmers to grow agricultural crops, maintain landscapes, and vegetate disturbed soils in dry areas and during periods of less than average rainfall.
- **One demo plot per village:** Investing on demo plots could contribute to the increase in agriculture production for rural masses and increase in demand of agriculture financial products.

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LIST OF ABBREVIATIONS AND ACRONYMS

AFR: Access to Finance Rwanda

FGD: Focus Group Discussion

FSP: Financial Services Providers

IT: Information Technology

KII: Key Informant Interviews

MSME: Micro, Small and Medium Enterprises

NISR: National Institute of Statistics of Rwanda

OECD-DAC: Organization for Economic Co-operation and Development

OECD: Development Assistance Committee

PROFIFA: Promoting Financial Inclusion for Smallholder Farmers Project

PSTA 4: The 4th generation of the Strategic Plan for Transformation of Agriculture

SACCO: Saving and Credit Cooperative Organization

SHF: Smallholder Farmers

USD: United State Dollars

VSLA: Village Saving and Loan Association

CHAPTER ONE: BACKGROUND AND CONTEXT

I.1 Background and Context

Following the aftermath of the 1994 war and Genocide against Tutsis in Rwanda, the Government embarked on an ambitious development agenda as defined in its long-term development Vision (Vision 2020) which focused on transforming the country from a shattered, predominantly agrarian economy to a middle-income status by the year 2020¹.

Rwanda is currently on a transformation path from a low-income to a middle-income country. As Rwanda seeks transform into a knowledge-based economy, agriculture remains the backbone for sustained economic growth, providing high quality livelihoods. In this perspective, the country's agriculture sector is central for enhancing economic growth, creating jobs and improving export volumes.

The agricultural sector remains the backbone of the Rwanda's economy, and employs nearly 70% of the Rwandan population, mostly in smallholder farming, agriculture has been a major source of national income and growth for Rwanda. it contributes more than 30 percent of Gross Domestic Products (GDP). Because agriculture employs most of Rwanda's population, the performance of the sector has a significant impact on progress in reducing poverty.

The Vision 2050 underlines the need for farmers to have the appropriate tools at their fingertips to reduce losses from associated with effects of weather and climate changes through:

- (i) Better insurance and financial services and other risk management and transfer tools;
- (ii) Increased diversification at the household level,
- (iii) Improved market information and strengthened contract farming models, and
- (iv) Decentralized managed grain reserves to mitigate large hikes in local food prices.

Gradually, Rwanda will transform the financing models for the agricultural sector and 2035, the government envisages offering indirect support to farmers².

According to the findings from the EICV 5, the reduction in poverty from 56.7% to **38.2%** that pushed a million of Rwandans out of poverty between 2005/6 and 2016/17 was driven primarily by agricultural interventions. The poverty reducing effects of agricultural development are particularly significant for women who constitute two-thirds of the total agricultural workforce³.

The 4th generation of the Strategic Plan for Transformation of Agriculture (PSTA 4) emphasizes the need to tackle agricultural market risks and limited financial services with objective to strengthen demand-driven inclusive agricultural financial services and products and mitigate and production risks. With this focus, access to finance and productive capital would increase and

¹Vision 2020

² Vision 2050

³ EICV 5

thereby improve productivity and surplus value. This particular intervention envisaged in PSTA 4 seeks to provide technical and financial capacity to SACCOs and other financial service providers to develop appropriate agricultural financial products targeting smallholder farmers and Micro, Small and Medium Enterprises (MSME) involved in agribusiness⁴.

The government developed a National Insurance Scheme for supporting farmers in order to improve levels of access to financial services and scale up the existing Agricultural Guarantee Scheme as detailed under the Agricultural Development Fund. Successful financing models and services shall be promoted including warehouse receipt systems, structured trade financing, leasing schemes, agent banking (to facilitate outreach to rural areas), cash flow-based financing and scaling up embedded value chain financing (both by input providers and buyers). Savings groups for small farmers have been planned to complement asset-building initiatives⁵.

In the same vein of improving levels of access to financial services by smallholder farmers, more efforts have been invested in capacity development and improved financial literacy and management, improved creditworthiness of producer cooperatives and SMEs, through digitalization of payments and publishing a directory of agribusiness enterprises. Women farmers and young entrepreneurs are also targeted to facilitate more productive investments in farming and agribusinesses⁶.

Under priority Area 5 of the National Strategy for Transformation One (NST I), **increasing domestic savings and position Rwanda as a hub for financial services to promote investments through bringing financial services closer to people** by increasing the percentage of adult Rwandans financially included at 100% by the year 2024 (from 89% in 2017)⁷. Specifically, the Priority Area 6 of NST I envisions modernizing and increasing productivity of Agriculture and livestock **by Putting in place mechanisms for increased access to finance for farmers**. A comprehensive agricultural ecosystem-financing program including a lease financing and insurance with a focus on priority value chains is targeted in the NST I period. As a result, credit to Agriculture sector (primary farming and agro processing in agriculture, fisheries and livestock) as percentage of total loans (all sectors) is expected to double from 5.2% (2017) to 10.4% in 2024. In 2016, 21% of Rwandan adults' populations used the informal sector to meet their financial needs; and the saving groups have a big percentage (79%) of the informal mechanisms used⁸.

In a bid to contribute to the delivery of the government of Rwanda's development agenda in the Agriculture sector, CARE International/Rwanda has been involved in promoting financial inclusion under the funding framework of Access to Finance Rwanda (AFR) for the last three (3) years. The interventions by Care International/Rwanda were implemented in partnership with DUHAMIC ADRI and four selected financial institutions under a 3-year project (PROFIFA).

⁴ Strategic Plan for Transformation of Agriculture (PSTA 4)

⁵ PSTA 5

⁶ PSTA 4

⁷ National Strategy for Transformation One (NST I)

⁸ Fin Scope, 2016

However, since March 2020, the implementation of the project field activities was halted in the interest of observing the measures and/or directives instituted by the government of Rwanda to restrain the spread COVID-19 pandemic. Given the delays in implementation of some of the envisaged project field activities, this called for the project extension as granted by the donor until August 2020. In this extension period, the project team was supposed to accomplish implementation of the pending project activities and execute other project activities related to its closure.

The implementation of the PROFIFA project activities was guided by the following objectives as detailed hereunder:

- Improving financial literacy and entrepreneurial skills of 120,000 smallholder farmers grouped into savings groups to successfully start grow and diversify their agribusinesses;
- Financial institutions develop affordable and appropriate financial services and digital channels that respond to the needs of 120,000 smallholder farmers who are members of mature VSLA groups, 70% being women;
- 72,000 Smallholder farmers linked to formal financial service providers for appropriate and affordable agricultural financial services/products;
- Increased agriculture and small livestock production, value addition and access to markets among 120,000 youth and women smallholder farmers;
- Linkages of women and youth smallholder farmers (72,000) to the market.

In context of ensuring effective implementation of the planned project activities, both regular monitoring of data and the mid-term evaluation indicated significant milestones registered in the name of delivering to project objectives by July 2019 as highlighted hereunder:

- 5,353 farmers' groups linked to the market where they sold their produce, and of them 4,463 signed a supplier contract with big companies;
- 15,748 people (10,503 are women and 5,245 men) had linked with the four financial institutions;
- Cumulative loans disbursed of Rwf 272,887,650 equivalent to USD 301,533 by the four financial institutions;
- Two Agriculture financial products developed and three others amended.

I.2 Objective of the end-line evaluation

I.1.1 General Objective

The main objective of the end line evaluation was to measure the impact of the project interventions, emphasizing on financial literacy and financial inclusion of the targeted project beneficiaries who included smallholder farmers of Maize, Horticultural crops and small livestock and assess the effect of Covid-19 and natural disasters on successful project implementation.

I.1.2 Specific Objectives

Specifically, the evaluation sought to:

- Conduct a thorough situational analysis of PROFIFA project in the districts of interventions with a view to establishing its relevance in terms of contributing to the implementation of government policies and programs;
- Undertake the end-line evaluation of PROFIFA project and establish its importance to its primary beneficiaries (smallholder farmers dealing in production of Maize, Horticulture and small livestock);
- Assess the impact of Covid-19 and natural disaster due to heavy rains on successful implementation of the PROFIFA project;
- Produce a detailed end-line evaluation report of PROFIFA Project;
- Provide recommendations on future similar programming.

I.3 Project Target Groups and Geographical Coverage

The project worked with 120,000 Smallholder farmers selected from 6,133 mature VSLAs, above 70% being women, poor and marginalized groups (with no or limited access to land, education and health services, lack of quantity and qualitative food and limited access to and control over household resources).

Table 1: Districts of project interventions and value chains

Value Chain District	Tomatoes	Onions	Banana	Poultry	Pig farming	Maize	Number of existing mature VSLA Groups	Farmer Groups	% Women Among VSLAs members
Rwamagana	x		x	x		x	613	400	81.5%
Kayonza				x	x	x	730	476	75.8%
Rulindo	x	x		x			1,357	885	81.9%
Gakenke	x		x				743	485	77%
Nyamagabe				x	x		544	355	77%
Huye		x		x	x		651	425	80.3%
Gisagara	-	-	-	-	-	-	-	-	-

Source: PROFIFA Project Document

The project was implemented in 7 Districts of Rwanda, namely Rwamagana and Kayonza (Eastern Province); Rulindo; Gakenke, and Nyamagabe and Huye and later Gisagara (Southern Province).

I.4 Project's Overview

I.4.1 Project theory of change is provided in table

Table 2: Theory of change of PROFIFA project

Identified Problem	The identified problem Lead to	Project interventions to overcome the identified problem	Results
Market Failure	<ul style="list-style-type: none"> - Limited access for women smallholder farmer to formal financial services - Inadequate financial products - Insufficient trust among the actors across the value chain - Poor incentive structure for large off-takers for contract farming - Small landholding farms and low production to stimulate agri-financing - Lack of diversity in the sector, particularly in the rural areas. 	<ul style="list-style-type: none"> - Promote the advanced financial literacy and entrepreneurial skills in SHFs - Establish agriculture based small businesses/enterprises; - Facilitate formal financial linkage of the targeted VSL groups to formal financial institutions, - Develop modern farming techniques for them to increase their market driven productivity, - Provide agriculture financial products. - Strengthen the structure of village agents - Facilitate the linking of smallholder farmers to the market. 	The smallholder farmers received financial education, business and GAP skills and FSPs are able to provide financial products that respond to their needs. Then farmers will be able to access and use appropriate financial products to increase productivity and access more rewarding markets and bringing a change in their livelihoods.

Source: PROFIFA Project document

Project Goal

The main goal of the project was to promote financial inclusion for 120,000 Small Holder Farmers (Women and Youth) organized into 4,000 farmer groups involved in maize, livestock and horticulture value chains.

Project Objectives

The main objective of this project was to unlock agriculture value chain financing by addressing systemic barriers limiting smallholder farmers from accessing formal financial services.

Project Outcomes

Outcome I: Improved profitability and competitiveness among rural women's agribusinesses.

This project outcome was gauged using the following indicators:

- a) % of women entrepreneurs operating through market oriented farmer groups;
- b) % of women farmer entrepreneurs selling > 60% of their products;
- c) % of women with sales levels that sustain business while covering basic HH expenses;
- d) % of women farmer entrepreneurs whose sales revenues sustainably covers working capital, HH expenses and Savings.

Outcome 2: Smallholder farmers grouped into mature Voluntary Savings and Loans Associations (VSLAs) access and use a wide range of affordable and appropriate agricultural financial services. This outcome was also measured using the following indicators:

- a) % of SHF saving through VSLA;
- b) % of SHF saving through formal financial institutions;
- c) % of SHF saving through VSLA for agri-investment;
- d) % of SHF saving through FIs for future agriculture investments;
- e) % of SHF with active bank accounts;
- f) % of SHF accessing appropriate agricultural loans from FIs;
- g) % of SHF using digital services.

Outcome 3: Increased agriculture and small livestock production, value addition and access to markets among 120,000 youth and women smallholder farmers;

- a) % of SHFs involved in value addition;
- b) % of Small Holder Farmers with increased sales volume.

1.4 Purpose of the Evaluation

The purpose of the end-line evaluation was to establish and document the extent to which project planned outputs and outcomes were delivered on. Evaluation exercise was also expected establish the impact the project has caused in its areas of intervention and identify lessons learnt and propose recommendations that can inform future project programming.

1.5 OECD-DAC principles of project evaluation

While keeping in mind the OECD-DAC principles of development projects evaluation, the scope of the assignment included gauging the following aspects of the PROFIFA Project.

- **Relevance:** The team of consultants understood the degree to which the design of PROFIFA project and its interventions were contributing to the government policies, strategies and programs;
- **Effectiveness:** The evaluators investigated and analysed with evidence the extent PROFIFA project attained its anticipated outcomes and established whether the project activities and interventions effectively contributed to the objectives (outcomes) of PROFIFA project. Additionally, the assessment had to establish whether the established targets for each of the project outcome level indicators were delivered on or not;
- **Efficiency:** The evaluators collected, analyzed and interpreted data in order to determine whether the PROFIFA project used resources (financial, human, institutional and technical) in optimal manner; the least possible resources to achieve its outcomes;
- **Outcomes and emerging impacts:** The evaluators traced the outcomes achieved by the Project in terms of social norms and behaviors, as well as demonstrable increase in knowledge and awareness regarding financial inclusion, and agriculture production with the value chain addition aspects especially for smallholder farmers, women, and youth. The evaluators endeavored to identify the main changes that happened because of the implementation of PROFIFA project (including changes in relation to program participants' resilience to shocks).

The end-line evaluation attempted to assess the extent to which the project implementation results into unintended positive and negative changes.

- **Sustainability:** This concerns the assessment of the likelihood of sustainability of the registered outcomes beyond the project period. The evaluation assessed the potential to replicate or scale up project activities by other development actors.

CHAPTER TWO: APPROACH AND METHODOLOGY

This section focuses on the design, data collection methods and tools, sample size, data processing and analysis and ethical issues. The research employed both quantitative and qualitative approaches.

The approach and methodology used to conduct the PROFIFA (“Promoting Financial Inclusion for Small Holder Farmers organized in saving Groups) project end-line evaluation included a mix of both qualitative and quantitative methods. Both aspects of Qualitative and Quantitative approaches were mainly exploited. The data gleaned from different sources including primary and secondary sources.

2.2 Target population for end line evaluation

2.3.1 Project beneficiaries

The PROFIFA project beneficiaries were disaggregated based on the nature of support extended to the targeted beneficiaries as depicted in table hereunder:

Table 3: The number of Small Holder Farmers who have benefited to PROFIFA Project

PROFIFA Project Interventions	Total Number of beneficiaries
# of Small Holder Farmers trained on Financial literacy	142,673
# of Small Holder Farmers trained on enterprise development	142,673
# of Small Holder Farmers trained on Good agriculture good practices	118,725
# of Small Holder Farmers linked with FSPs (Opened accounts &/or got loans)	74,032
# of entrepreneurs in intensive coaching	240
# of entrepreneur in business mentorship	120
# of FHF linked with potential markets	69,942
# farmers school promoters	263

Source: PROFIFA, monitoring report, March 2020

2.2.2. Project partners and stakeholders

The process of the conducting end line evaluation of PROFIFA project also consulted project partners and relevant stakeholders. The table below depicts Project partners and stakeholders (KIIs) consulted.

Table 4: Project partners and stakeholders (KII) with respect of Gender balance

Partners and Stakeholders of PROFIFA project	Number
- Implementing Partners	
DUHAMIC ADRI	6
CARE International Rwanda	1
Access to Finance Rwanda (AFR)	1
- Stakeholders 1: Financial Services providers	
Vision Fund Rwanda	1
Réseau Interdiocésain de Micro finance (RIM)	1
Umutanguha Finance Ltd	1
Duterimbere Ltd	1
- Stakeholders 2: officials drawn from the Local government entities	
District or Sector agronomists	7
District or Sector Veterinaries	7
Farmers Promotors	9

Source: PROFIFA's project documents

2.3 Sampling procedures and techniques

Based on the nature of this end line evaluation of PROFIFA's project, mixed sampling techniques were used. Cluster, stratification and simple random probability sampling were used and the following steps followed to determine:

Step1: Given that, the Population for each of the target group in each of the Project intervention areas was known, the sample size was determined under each categories of beneficiaries (depending on the support received-stratum) under each of the project intervention.

With the use of the project implementation progress report shared by CARE international, Project beneficiaries were categorized into strata: ($nh = (Nh / N) * n$); Whereby: **nh** was the sample size of stratum (Sample size for Small Holders Farmers grouped in farmer Groups and VSLAs), **h** was stratum (Group/category of smallholder farmers who were supported to have access market of their produce, the category which experienced increased productivity as a result of project interventions and those that were supported to have access to formal financial services).

Step2: For the one beneficiary of the project who might have benefited from more than one project interventions (Strata), a simple random probability sampling was used to determine sample size where each beneficiary in a given stratum had an equal chance of being selected or not selected. To determine overall sample size for each stratum, the formula of simple random probability sampling was used as indicated here below:

$n = \frac{z^2 * p * q * Deff}{d^2}$ (Developed Sampling tool of Ruillin Ren, PhD,2016): Where by: **d** = Margin error/Study precision: $ME = RSE / 1.96 = d^2 = 0.05 = 5\%$; **p** = probability of being chosen; **q** = probability of not being chosen Power of testing $(1 - \beta) = 0.8 = 80\%$, $z = 1.96$ is the value of normal distribution which help to fix confidence

interval and errors precisions (CI) = $(1 - d^2) = 0.95 = 95\%$; **Deff**: is Design effect (Deff; diminishing livelihood of the population = 1.5)

Therefore, the calculated sample size was: $n = \frac{1.96^2 * 0.5 * 0.5}{0.05^2} * 1.5 = 576$ which was increased to **585**.

Table 5: Proportion and sample size by Intervention/ PROFIFA End-Line Evaluation

PROFIFA Project Interventions/ SHF have benefited more than 1 project interventions	Sample Size (n)
# of Small Holder Farmers trained on Financial literacy	585 SHFs drawn in entire set of PROFIFA beneficiaries.
# of Small Holder Farmers trained on enterprise development	
# of Small Holder Farmers trained on Good agriculture good practices	
# of Small Holder Farmers linked with FSPs (Opened accounts &/or got loans)	
# of entrepreneurs in intensive coaching	
# of entrepreneur in business mentorship	
# of FHF linked with potential markets	

The one beneficiary of PROFIFA project has benefited to more than one interventions, means that one beneficiary can appear in two or more interventions benefited. This 585 sample size was proportionally distributed to 7 Districts of the project interventions, implying that the District which had a big number of beneficiaries had a great number of participants in the end-line evaluation. More than 73.5 % of target respondents were women and less than 26.5% were men. The table below illustrates proportional distribution of calculated sample within districts of intervention:

Table 6: Distribution of surveyed Small Holder Farmers (SHFs) by District and sector.

Clustered location by District and Sector		Number of sampled farmers group belonging in PROFIFA/ [Stratified by group and by intervention]	Number of surveyed PROFIFA beneficiaries belonging in selected Farmer groups/benefited all intervention [Randomly selected in Group]
Nyamagabe	Kitabi	6	42
	Gasaka	4	25
	Cyanika	5	32
Huye	Simbi	7	47
	Mbazi	6	40
	Mukura	2	13
Gakenke	Gakenke	3	40
	Mataba	3	37
	Muzo	2	24
Rulindo	Bushoki	2	38
	Tumba	2	38
	Mbogo	3	58
Rwamagana	Karenge	2	17
	Muyumbu	3	20
	Nyakariro	1	14
	Nzige	2	16
Kayonza	Rwinkwavu	4	29
	Nyamirama	2	15
	Gahini	5	28

Gisagara	Mugombwa	1	12
7 Districts	20 Sectors	65 farmer groups in PROFIFA Project	585 PROFIFA beneficiaries

Source: shared list of all project beneficiaries

The table 5 above indicates the process of determining sample size. All Districts where the project was implemented were considered, the cluster sampling was used to select sectors within district, and then in the sectors selected the farmer groups were stratified within the selected sectors and basing on the benefited project interventions by outcomes and outputs levels.

The simple random probability sampling was also used to select individual farmers within sampled farmer groups. Therefore, 7 districts were selected, 20 sectors were clustered, 65 farmer groups were stratified and forming stratum within sector and 585 PROFIFA beneficiaries were randomly selected from farmer groups within the clusters or selected sectors.

Table 7: Distribution of KIIs and Focus Groups Discussions conducted by District and Sectors

Location (District and Sector)		Number of focus group conducted	Number of KIIs conducted
Nyamagabe	Kitabi	-	-
	Gasaka	IFGD of SHFs	1 FSP/Bank Manager
	Cyanika	-	1 Interv-sector Agronomist, 1 farmer promotor
Huye	Simbi	IFGD of SHFs	-
	Mbazi	IFGD of SHFs	1 FSP/Bank Manager
	Mukura	IFGD of SHFs	-
Gakenke	Gakenke	IFGD of SHFs	1 Interv- Farmer promotor, 1 Interv- Sector veterinary, 1 Interv- FSP/Bank manager
	Mataba	-	-
	Muzo	IFGD of SHFs	1 Interv-Sector Agronomist, 1 Interv-Farmer Promotor
Rulindo	Bushoki	IFGD of SHFs	1 Interv-FSP/Bank manager
	Tumba	IFGD of SHFs	1 Interv-Sector Agronomist
	Mbogo	-	1 Interv-Sector Agronomist, 1 Interv-Farmer Promotor
Rwamagana	Karenge	-	1 Interv-Farmer Promotor
	Muyumbu	-	1 Interv-Sector Agronomist
	Nyakariro	IFGD of SHFs	-
	Nzige	IFGD of SHFs	1 Interv-FSP/Bank manager, 1 Interv-Farmer promotor
Kayonza	Rwinkwavu	-	1 Interv-Sector Veterinary, 1 Interv-farmer promotor
	Nyamirama	IFGD of SHFs	1 Interv-Coperative investment, 1 Interv-Farmer promotor
	Gahini	IFGD of SHFs	1 Interv-FSP/Bank manager, 1 Interv-Farmer promotor
Gisagara	Mugombwa	IFGD of SHFs	1 Interv-Sector Agronomist
7 Districts	20 Sectors	13 FGDs/Small Holder Farmers	24 KIIs

The selected participants (Small Holder Farmers) in the end line evaluation participated as respondents of the structured Questionnaire, which was used to collect quantitative data to produce end-line values of the selected project outcome indicators. For qualitative data, Focus Group Discussion were organized were individual perceptions on impact of the project and the level of sustainability were gathered. Furthermore, the identified officials drawn from project partners and stakeholders highlighted in table 3 above (AFR, DUHAMIC ADRI, 4 Financial Institutions, CARE international Rwanda, and local government entities) served as Key informant interviewees.

They provided information using open-ended questions collected mainly in the context of understanding their views and opinions on project relevance, effectiveness, impact and sustainability.

2.4 Data collection tools and techniques used

2.4.1 Desk review of relevant literature

Relevant literature was reviewed including Project document, baseline report, Mid-term report, Review monitoring reports, quarterly, annual project implementation progress reports, and M&E Tools and national development frameworks and reports. The survey process relied on secondary data collected from official documentation including but not limited to: National level policies, strategic frameworks and Fin scope, financial inclusion policies, women economic empowerment reports as well as other documentations related to program documents.

2.4.2 Questionnaire for Survey

The questionnaire was designed based on Project outcome level indicators and list of interventions that appeared in the results monitoring framework of the project. The evaluators adopted some questions used during baseline evaluation and mid-term evaluation, and new questions were also set to suit the requirements in the ToR. The questionnaire was formatted in electronic software of Centry connected to Cloud Drop Box for online transmissions with off-line data collection (CTO-Survey). The structured questionnaire was administered to and guided beneficiaries of PROFIFA project (selected respondents) in each of the project intervention area in to ensure the views and opinions on project achievements.

2.4.3 Focus Group Discussions (FGDs)

Focus Group Discussions were conducted with selected groups of 7-12 Smallholders Farmers that benefited from the project interventions focused on delving into project relevance, effectiveness, and changes brought about by PROFIFA interventions and sustainability of the project activities. Around 13 FGDs were organized. In terms of the number of women and men that participated in the 13 FGDs, it was a ratio of 8:2 (Eight women to two men). This technique helped to collect qualitative data and provided perceptions on evaluation parameters.

2.4.4 Key Informant Interviews (KIIs)

The KIIs were organized and this involved engaging officials and technical personnel drawn from the project team and other key stakeholder institutions including the districts/ sector level agronomists and veterinary officers, AFR, DUHAMIC ADRI RWANDA, Care International Rwanda. These informants were interviewed for the purpose of capturing both their experience of the project and of development work in general. They also provided information that helped to shape efficiency, effectiveness, lessons learnt, best practices and challenges encountered during implementation of the project.

2.5 Quality assurance of end line evaluation survey

2.5.1 The process of recruiting and training of data collectors and supervisors

The consultant recruited experienced enumerators who had carried out similar undertakings and in similar contexts; both male and female enumerators were recruited. A 2-day training was organized to share and explain the objectives of the assignment and methodology to be used; and data collection tools and the expectations of the client. With this training, Mock interviews were used for enumerators to further improve their understanding of the tools to be used in collecting reliable, relevant, accurate data as required by the client. The COVID-19 pandemic was one of the topics for training of data collectors, short discussions about “the pandemic protocols” and how better to observe them was considered essential given the due attention they deserved.

2.5.2 Testing of the survey tools

Apart from mock interviews and exercise on tools, the one day of pre-test was organized and executed. The tested reliability of the survey tools, and content of validity, the results of both Content validity and reliability was analyzed using **Cronbach Alpha** Test for approving the tools that were to be used in data collection. The reliability statistics of the tool was 0.82 which was found to be greater than the required limit of 0.5.

2.5.3 Data Quality Control and assurance

The data was collected using technology, CAPI. The questions were controlled with command security in time of skips, incorrect typing such as confusing string and numerical. The server center was controlled by an experienced IT-Statistician for checking consistencies of data transmitted and he provided quick feedback to the enumerators who were in the field in case of any errors detected.

2.6 Data analysis and reporting

The collected and analyzed data was triangulated to further enhance the contents of the results of the evaluation. Statistically, quantitative data collected were extracted from stored server to the computer for processing using STATA and excel spreadsheets; data coding, labeling, recode and other needs of STATA commands were performed for producing End-line values for each of the project outcome level indicators. The evaluators kept informed and/or reported to the

designated technical team that was vested with the responsibilities of overseeing the project evaluation activities at Care International Rwanda during and after data collection.

2.7 Ethical considerations

Professionalism, confidentiality principles guided the well-trained enumerators, and consultants who conducted this end-line. Protection and respect of End- line Evaluation survey participants were recognized by the team. The End- line evaluation survey team uphold the ethical and respondent protection requirements. Briefly, ethical considerations were clearly outlined and Enumerators were obliged to sign Code of Conduct forms. As part of consent to participate in the process of evaluation of PROFIFA project, consent forms were distributed to the respondents for signing as proof for consenting to the request to participate in sharing their views and opinions on project registered achievements.

2.7.1 NISR VISA application for conducting End-line Evaluation

The Introductory letter addressed to District Authorities was provided by CARE International Rwanda, Recommendation letter from line Ministry as partner of the project (MINECOFIN) formed part of the official request for the Research VISA. Using recommendation letter from MINECOFIN, the consultants applied for a research VISA from the National Institute of Statistics of Rwanda (NISR) as legal requirement provided in the Law No.45/2013 of 16/06/2013.

2.7.2 COVID-19-control and protocol during field data collection

In this time of COVID-19 pandemic, the consultants, enumerators and CARE team that facilitated the field data collection ensured that measures established by the Government for controlling the spread of COVID-19 were observed.

2.8 Limitations

Due to the COVID-19 control measures instituted by the Government which include observing social distancing of 2 meters limited the level of interaction between the enumerators and the beneficiaries of the PROFIFA project interventions. However, with the support of the designated technical team from Care International Rwanda, data collectors (enumerators and field coordinators) were facilitated in order to be able to reach out to every single category of respondents and also ensured that they shared their views and opinions on the Endline Evaluation of the project.

CHAPTER THREE: RESULTS OF THE ENDLINE EVALUATION

The results of end line evaluation of PROFIFA project were shaped based on evaluation standards and principles. The findings from data collected were presented in a manner that responds to project evaluation objectives most especially on establishing achieved planned interventions for each of the outcome level indicators. The established values assigned on each of the outcome level indicators in the end line evaluation were compared to the baseline and mid-term evaluation findings as indicated in the updated results monitoring matrix (Annex 1). The project evaluation process focused on establishing the extent to which the project interventions were relevant, effective, efficient, impactful and sustainable. Lessons learnt were also assessed and recommendations for future planning proposed.

3.1 Demographic and socioeconomic characteristics of PROFIFA’s beneficiaries

Demographic and Socioeconomic characteristics of beneficiaries of the Project were assessed to reflect Age, Sex, and Marital status. Table 8 below illustrates the findings:

Table 8: Demographic and Social characteristics of PROFIFA’s beneficiaries

Demographic characteristics of PROFIFA's beneficiaries (n = 585)			
Categories		Count	Percent
Sex	Male	155	26.5%
	Female	430	73.5%
	Total	585	100.0
Age	18-30	109	18.6%
	31-45	256	43.8%
	46-60	176	30.1%
	61 and above	44	7.5%
	Total	585	100.0
Marital Status	Single	62	10.6%
	Married	471	80.5%
	Divorced	11	1.9%
	Widow	41	7.0%
	Total	585	100.0

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

The results in the table 7 above indicates that in the sample of 585 beneficiaries of PROFIFA Project, 73.5% were the females and 26.5% were males. This result showed that the registered achievement in terms of the targeted number of females exceeded the number the project had planned (70%). Regarding age of the beneficiaries, e most of them were found to be between 31 and 45 years of age (43.8%), followed by those between 46 and 60 years’ age (30.1%) and youth people who were found to be between 18 and 30 years’ age represented 18.6% and few beneficiaries aged 61 years and above represented 7.5%. The marital status of the beneficiaries, majority of them were married (80.5%), single ones represented only 10.6%; Widows were found to be only 7% and few number had either divorced or separated (1.9%).

3.2 Economic characteristics of PROFIFA’s beneficiaries

3.2.1 Agriculture and livestock

The main economic activities of the PROFIFA’s beneficiaries evaluated were in consonance with the targeted project value chains. The results in the table 9 below indicate that majority of beneficiaries were engaged in maize, followed by horticulture value chain where they grew vegetables and green banana, and few beneficiaries grew fruits including pineapple, lemon and plum. Regarding value chain of raising small livestock, most of the beneficiaries reared pigs, poultry and rabbits.

Table 9: Distribution of PROFIFA’s beneficiaries involved in Value chain of agriculture and livestock

Value chain involved in Agriculture (n = 585)/ Multiple answers		
Crop grown by PROFIFA beneficiaries	Count	Percent
Maize	465	79.5
Cabbages	314	53.7
Carrot	227	38.8
Others (Beans, Irish Potatoes, Sweet potatoes)	205	35.0
Eggplants	163	27.9
Banana	149	25.5
Onions	127	21.7
Plum	65	11.1
Lemon	19	3.2
Pineapple	7	1.2
Value chain involved in Animal husbandry (n =585)/Multiple answers		
Raised livestock by PROFIFA beneficiaries	Count	Percent
Pigsty	256	43.8
Poultry	136	23.2
Others (goats, cows, sheep)	126	21.5
Rabbits	67	11.5

Source: Primary data, end line Evaluation results, PROFIFA, 2020

The PRIFIFA’s beneficiaries also reported that apart from agriculture and livestock they were engaged in other income generating activities (37.4%) which included off farm businesses (buying and selling of goods that are most used in the rural areas) and financial digital services mostly Mobile phone use in accessing services (76.6%).

Table 10: Distribution of PROFIFA’s beneficiaries involved in other income generating activities and usage of financial digital services.

On whether they were involved in other income generating activities	Count	Percent
No	366	62.6%
Yes	219	37.4%
Total	585	100.0%
Level of involvement in the financial digital services	Count	Percent
No	137	23.4%
Yes	448	76.6%
Total	585	100.0%

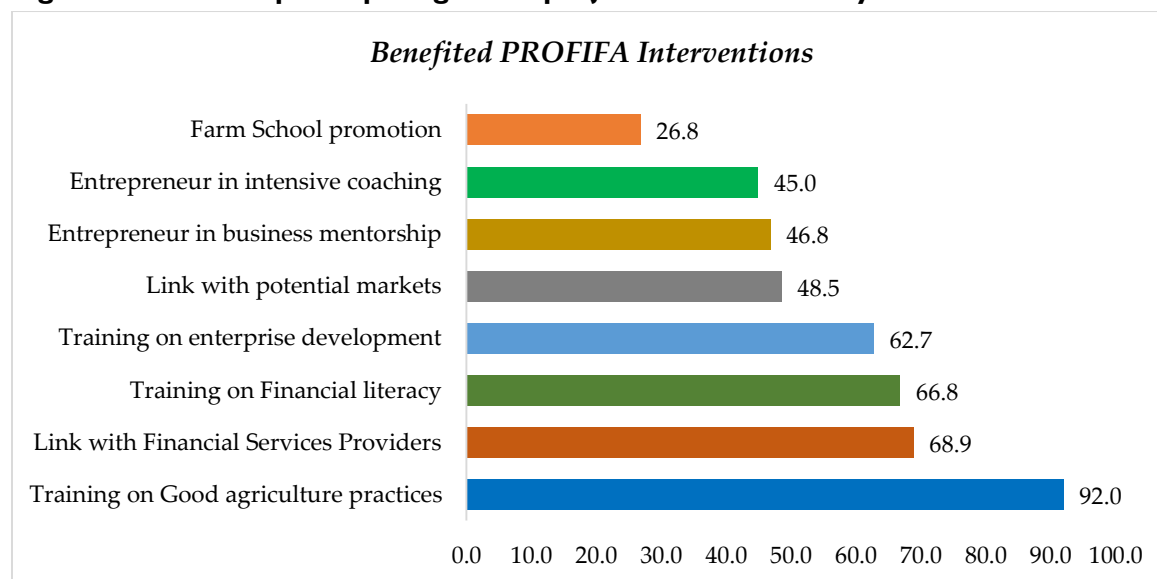
Source: Primary data, End-line Evaluation results, PROFIFA, 2020

3.3 Level of participation in PROFIFA’s Project interventions

The project was implemented in 7 districts and aimed at providing support to smallholder farmers and the themes of training were mainly on financial literacy, enterprise development, training on Good agriculture practices, supporting them to be linked with Financial Services Providers, coaching on intensive entrepreneurship, in business mentorship, linkage with potential markets and farmers’ promotion schools.

Figure 1 below illustrate the results.

Figure 1: Extent of participating in the project interventions by beneficiaries



The results of end line evaluation indicated that of all the project intervention areas, training on good agriculture practices were attended at 92% implying that majority of the sampled respondents had benefited from this intervention area. Linking the farmers with financial services providers scored 68.9%, and linking farmers with potential markets scored 48.5%. In terms of

training on financial literacy and enterprise development, the project beneficiaries scored it at the level 66.8% and 62.7% respectively. Other interventions were ranked at less than 50%. These results of end line evaluation provide enough evidence that the PROFIFA project emphasized more on interventions that sought to improve agricultural practices and linking targeted farmers to financial services providers.

3.4 Extent of participation in financial literacy and access to financial services

Financial literacy and access to financial services were key components of the project intervention areas. The evaluation of exercise assessed the background, the performance and registered achievements as explained here below:

3.4.1 VSLA Membership and regulations in VSLA

The results of the evaluation revealed that the smallholder farmers used VSLAs in saving and borrowing with a view to supporting and investing in their agricultural activities as well as creating other income generating activities. The table I I below illustrates the evaluation results:

Table I I: Experience of membership with VSLAs

The time of being a member of VSLA	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Between 3-6 months	1	0.65	1	0.23	2	0.34
Between 6 months but less than 1 year	1	0.65	10	2.33	11	1.88
Above 1 year	153	98.71	419	97.44	572	97.78
Total	155	100	430	100	585	100
Time of meetings for savings in VSLA	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Weekly meeting	155	100.0	430	100.0	585	100.0
Total	155	100	430	100	585	100

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

The results in the table 10 above indicate that, all surveyed 585 smallholder farmers were members of VSLAs, majority of them (97.7%) had been active members for a period of 1 year and above. In terms of regularity of savings, 100.0% reported that they met on a weekly basis to save and discuss others issues pertaining the management of their respective VSLAs.

3.4.2 Extent of saving, contributions and shares in VSLA

The results of the evaluation revealed that the VSLA helped the PROFIFA members in saving and owning shares. The table 12 illustrate the findings:

Table 12: Level savings, contributions, and shares of PROFIFA’s beneficiaries in VSLAs

Making in the last 4 weeks’ savings in your savings group?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Yes	155	100	430	100	585	100
No	0	0	0	0	0	0
Total	155	100	430	100	585	100
On whether savings were made on monthly basis	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Yes	153	98.7	426	99.1	579	99.0
No	2	1.3	4	0.9	6	1.0
Total	155	100	430	100	585	100
Minimum amount saved on monthly basis	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Below Rwf 300	22	14.2	82	19.1	104	17.8
Between Rwf 300-500	41	26.5	92	21.4	133	22.7
Between Rwf 500-750	41	26.5	105	24.4	146	25.0
Above Rwf 750	51	32.9	151	35.1	202	34.5
Total	155	100	430	100	585	100
How much did you share out from the group in the last share out event?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Below Rwf 50,000	15	9.7	55	12.8	70	12.0
Between Rwf 50,000 – 75,000	29	18.7	103	24.0	132	22.6
Between Rwf 75,000-100,000	56	36.1	109	25.4	165	28.2
Between Rwf 100,000-150,000	31	20.0	117	27.2	148	25.3
Between Rwf 150,000 -200,000	12	7.7	24	5.6	36	6.2
Above Rwf 200,000	12	7.7	22	5.1	34	5.8
Total	155	100	430	100	585	100

Source: Primary data, End line Evaluation results, PROFIFA, 2020

The results of the evaluation revealed that 100% of surveyed 585 beneficiaries of PROFIFA made savings in VSLAs, majority of them (59.5%) contributed minimum amount that was between 500 and 750 Rwandan Francs and 40.5% contributed between 300 and 500 Rwf. The event of sharing dividend was organized on annual basis, 53.5% of the respondents reported that at the last event they had shared between 75,000 and 150,000 Rwf, and 34.6% shared between 50,000 and 75,000 Rwf, and 12% shared between 150,000 Rwf and 200,000 Rwf.

These results of evaluation indicated enough evidence for one to base on and conclude that the VSLA model played an important role in promoting saving culture among the farmers during the project lifetime. However, there were only two (2) men and four (4) women who had not participated in savings because of health issues. The PROFIFA beneficiaries also reported that the reasons that motivated them to make savings in VSLAs are indicated table 13 below:

Table 13: Main reasons that push smallholder farmers/PROFIFA beneficiaries to save in VSLAs

The main reasons that push for saving in VSLA	Male (155)		Female (430)		Total (580)	
	Count	Percent	Count	Percent	Count	Percent
Making Agri-investments	103	66.5	292	67.9	395	67.5
Buying household assets	80	51.6	192	44.7	272	46.5
To handle unexpected issues	106	68.4	302	70.2	408	69.7
Paying Health insurance	69	44.5	229	53.3	298	50.9
Others (school fees, livestock)	20	12.9	49	11.4	69	11.8

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

The results in table 13 above indicate the reasons that motivated project beneficiaries to save in VSLAs, the major reason that motivate beneficiaries of the project was the need to handle/address unexpected issues that required money (69.7%) at household level, and the second major motivator was the need to invest in agriculture (67.5%). The other main push factor that induced many project beneficiaries to save with VSLAs was the need to pay for health insurance (mutual health insurance policy).

3.4.3 Getting loans from VSLA

The beneficiaries of the project reported that VSLA helped them to secure cheap loans. The results in the table 13 below depict the extent to which the VSLA members apply and secure loans and the motivating reasons for applying for loans.

Table 14: The level of securing loans from VSLAs and use of secured loans

Have you taken any loan? from your VSLA in the last cycle?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
No	5	3.2	14	3.3	19	3.3
Yes	150	96.8	416	96.7	566	96.8
Total	155	100	430	100	585	100

Amount borrowed in VSLAs	Percent
1000-10,000 RwF	3.0
10,000-50,000 RwF	45.58
50,000-100,000 RwF	34.63
100,000-300,000 RwF	13.96
300,000-500,000 RwF	1.41
500,000-960,000 RwF	1.41
Total	100

Activities the loan used for	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Investment in agriculture activities	105	70.0	230	55.3	335	65.4
Purchase of livestock	19	12.7	120	28.8	85	16.6
Household needs	26	17.3	66	15.9	92	18.0
Total	150	100.0	416	100.0	512	100.0

The results in table 14 above shows that 96.8% got loans from VSLAs. The only 19 VSLA members had not applied for any loans from VSLAs because they had just joined and were not allowed to get loans before the pre-determined period is mature.

Regarding the amount borrowed in VSLAs, 81.1% of members borrowed 10,000 – 100,000 RwF, 1.5% borrowed 100,000 – 500,000 RwF and 1.4% borrowed over 500, 000 RwF to 960,000 RwF

They also reported that those loans were used in investing in agriculture activities (65.4%) and others used the acquired loans in purchasing small livestock (16.6%) and others used them to cater for household needs (18%).

Regarding reimbursement of loans taken from VSLA, at least 97.8% reported that they had paid off the loans secured on time and 2.2% reported nonperformance of their loans on account of the impact of COVID-19.

3.5 Linking Small Holder Farmers to formal financial Services Providers (FSPs)

The linkage of Small Holder Farmers to formal Financial Services Providers (FSPs) was the main intervention of the project. The results of the evaluation are summarized in table 14 below:

Table 15: Level of working with formal financial Institutions

Are you currently working With formal financing services providers	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
No	18	11.6	40	9.3	58	9.9
Yes	137	88.4	390	90.7	527	90.1
Total	155	100	430	100	585	100
If yes which of the followings?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Vision Fund Co	7	4.5	21	4.9	28	4.8
UMUTANGUHA	30	19.4	53	12.3	83	14.2
DUTERIMBEREA	6	3.9	25	5.8	31	5.3
URWEGO	1	0.6	1	0.2	2	0.3
RIM	21	13.5	70	16.3	91	15.6
U-SACCO	92	59.4	251	58.4	343	58.6
Others (BK, BPR, KCB)	23	14.8	60	14.0	83	14.2

Source: Primary data, End-line Evaluation results, PROFIFA, 2020

The results in table 15 above indicate that 90.1% of surveyed project beneficiaries were linked to formal financial services providers. Most of them were working with UMURENGE SACCO and others had been linked to Microfinance Institutions (MFIs) that worked with the PROFIFA; the most of them indicated that they were working with RIM (15.6%), UMUTANGUHA Finance (14.2%), DUTERIMBERE Ltd (5.3%) and Vision Fund (4.8%).

3.5.1 Ownership of active Bank Accounts in formal Financial Services Providers

The results of end line evaluation revealed that 86.0% of the project beneficiaries had active bank accounts in the FSPs. Women (85.6%) had bank accounts; the most surveyed beneficiaries 94.2% had been using their bank accounts in a period above 1 year. The results also indicated that, project beneficiaries were regular in using their bank accounts on monthly, quarterly and occasionally basis. Table 16 below displays results of the findings:

Table 16: Ownership and the use Bank Accounts in formal Financial Services Providers

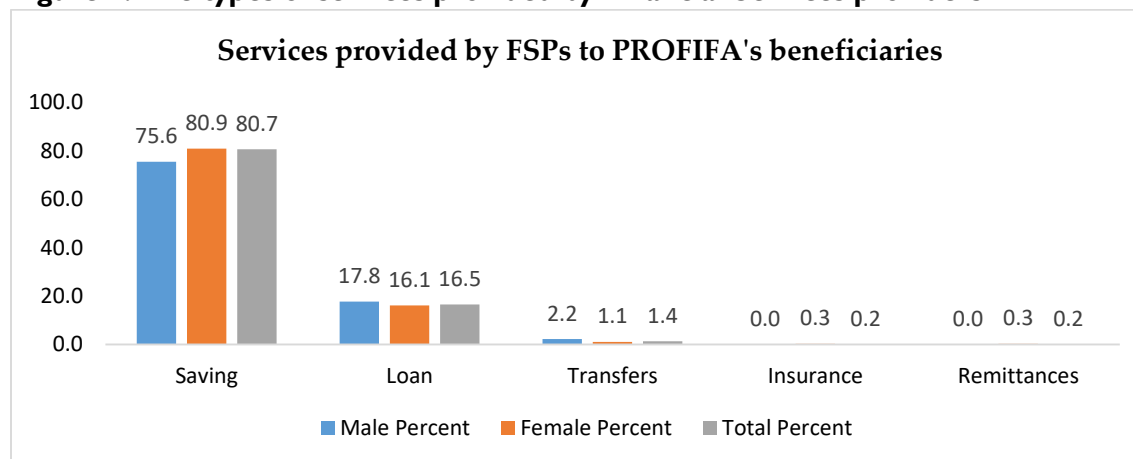
On whether they have a bank account FSPs	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
No	20	12.9	62	14.4	82	14.0
Yes	135	87.1	368	85.6	503	86.0
Total	155	100	430	100	585	100
For how long have you been using the account?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
3-6 months	3	2.2	1	0.3	4	0.8
More than 6 months but less than 1 year	4	3.0	9	2.5	13	2.6
Above 1 year	124	91.9	350	95.1	474	94.2
Not sure	4	3.0	8	2.2	12	2.4
Total	135	100	368	100	503	100
How often do you use your bank account?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Almost every day	1	0.7	8	2.2	9	1.8
Week	14	10.4	19	5.2	33	6.6
Within two weeks	17	12.6	35	9.5	52	10.4
Once a month	39	28.9	84	22.9	123	24.5
Once a quarter	23	17.0	72	19.6	95	18.9
Occasionally	41	30.4	150	40.6	191	37.9
Total	135	100	368	100	503	100

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

3.5.2 The services provided by Financial Services Providers to project beneficiaries

The results of end line evaluation revealed that the most project beneficiaries received services of saving (80.7%), services of related to loaning (16.5%), transfers (1.4%), insurance and remittances (0.2%). These results of end line evaluation provide enough evidence that the envisaged impact of the project intervention area on financial literacy attained its planned targets. The figure 2 below illustrates the evaluation findings.

Figure 2: The types of services provided by Financial Services providers



Saving is the most service preferred by PROFIFA’s beneficiaries; and they reported on why they preferred saving services more than the rest of the services offered by the financial services providers. The table 17 below indicates the reasons:

Table 17: Motivation of saving with FSPs

If saving is one the service you get from your FSPs why do you save?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Making agri- investments	81	60.0	197	53.7	278	55.4
Buying household assets	17	12.6	40	10.9	57	11.4
To handle unknown issues [Unexpected]	29	21.5	109	29.7	138	27.5
Paying Health insurance	5	3.7	9	2.5	14	2.8
Others	3	2.2	13	3.3	16	3.0
Total	135	100	368	100	503	100

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

The major motivation for saving with FSPs were found to be funding of individual agricultural activities (55.4%) and others reasons that motivated them to make savings for reasons including health insurance, households needs, unexpected/foreseen issues that required money at the level of the household.

3.5.3 Use of loans offered by formal Financial Services Providers

The evaluation aimed at among others to establish the use of loans offered by FSPs to project beneficiaries. Table 18 below illustrates the findings of evaluation.

Table 18: Level of securing loans for FSPs and usage of these loans

Have you got any loan from FSPs	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
No	66	48.9	169	46.1	235	46.8
Yes	69	51.1	199	54.0	268	53.2
Total	135	100	368	100	503	100

Amount of loans received/borrowed in FSPs	Percent
30,000-100,000 RwF	37.83
100,000-500,000 RwF	49.44
500,000-1,000,000 RwF	10.11
1,000,000-1,500,000 RwF	1.5
1,500,000-2,000,000 RwF	0.75
2,000,000-12,000,000 RwF	0.37
Total	100

In which activities the loan was used	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Investing in agriculture farming	89	70.1	217	60.1	306	62.7
Purchase of livestock	16	12.6	45	12.5	61	12.5
Household needs	22	17.3	99	27.4	121	24.8
Total	127	100.0	361	100.0	488	100.0

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

The results in table 18 above indicate that, 53.2% of surveyed project beneficiaries secured loans from FSPs, women represented 54.0% and men represented 51.1% of the total clients that got loans. Regarding loans received by SHFs, 37.8% received loans amount between 30,000 and 100,000 RwF,

49.4% received loans between 100,000 and 500,000 RwF, 10.1% received loan amount between 500,000 and 1,000,000 RwF and between 0.3% and 1.5% received between 1,000,000 and 12,000,000 RwF. The loans offered (62.7%) were used in investment in agriculture related activities including lease of land, purchasing agriculture inputs: improved seeds, fertilizers, paying farm workers, and land management include terracing, protection of land against erosion and pests, (12.5%) were used in livestock and 24.8% were used to address household needs.

3.5.4 Payment of loans, flexibility of terms of conditions and interests' rates in FSPs

The results of the evaluation also highlighted the payment of loans secured from FSPs, flexibility of loan conditions and interest rates. The results in table 19 below indicate that 94.0% of the project beneficiaries reported loan disbursed was cleared within the pre-determined period. 91.0% reported that they had good understanding of the loan terms and conditions before applying for them; they also reported the interest rates were found to be reasonable (58.8%).

In KIs with Financial Services Providers (Managers of the banks visited as PROFIFA project partners) reported the interest rates offered to PROFIFA Beneficiaries, the table below illustrates the interest rates schemes.

Name of FSPs	Constant Interest rates		
	Monthly Interest rate	Annual Interest rate	PROFIFA (8 months)
RIM	1.7	20.7	13.6
UMUTANGUHA MFIs	1.9	22.8	15.2
SACCO	2.0	24.0	16.0
DUTERIMBERE MFIs	2.0	24.0	16.0
Vision	-	-	-

the amount of loans requested were also found to be sufficient to run activities (81.7%); the few respondents (26.6%) confirmed to be paying the loans. In general, the results of the evaluation showed that, the project beneficiaries had sufficient knowledge and adequate information in working with Financial Services Providers (FSPs). The table 19 below illustrate the evaluation findings.

Table 19: Payment loans, flexibility of terms of conditions and perceptions on the interests' rates of FSPs

Was the loan disbursement timing appropriate?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
No	7	10.1	8	4.0	15	5.6
Yes	62	89.9	190	96.0	252	94.4
Total	69	100	198	100	267	100
How Did you understand the terms and conditions of the loan before taking it?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Understood very well	64	92.8	179	90.4	243	91.0
Understood only some basics	5	7.3	19	9.6	24	9.0
Total	69	100	198	100	267	100
What was your perception about the loans interest rate?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
High	17	24.6	35	17.7	52	19.5
Reasonable	43	62.3	114	57.6	157	58.8
Low	9	13.0	49	24.8	58	21.7
Total	69	100	198	100	267	100
Was the mount availed sufficient for your activities	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
No	17	24.6	32	16.2	49	18.4
Yes	52	75.4	166	83.8	218	81.7
Total	69	100	198	100	267	100
Did you feel any stress/pressure in Repaying the loan?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
No	46	66.7	150	75.8	196	73.4
Yes	23	33.3	48	24.2	71	26.6
Total	69	100	198	100	267	100
If yes how stressful was it to you	Male		Female		Total	

	Count	Percent	Count	Percent	Count	Percent
None	13	56.5	31	64.6	44	62.0
Some stress/pressure to pay back	9	39.1	14	29.2	23	32.4
Significant stress/pressure to pay back	1	4.4	3	6.3	4	5.6
Total	23	100	48	100	71	100

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

3.5.5 Experiences in working and dealing with FSPs, the services delivery by FSPs and willingness to continue to work with FSPs

The level of experience in working with FSPs, services delivery by FSPs to clients and willingness in continuing to work with FSPs are the key success stories that were brought about by trainings related to financial literacy and linking SHFs to financial Services providers. Table 19 below depicts the results:

Table 20: Level of experiences in working and dealing with FSPs, the services delivery by FSPs

How is the overall experience of dealing with FSP?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Good	57	82.6	177	89.4	234	87.6
Satisfactory	10	14.5	17	8.6	27	10.1
Poor	2	2.9	4	2.0	6	2.3
Total	69	100	198	100	267	100
How FSP staff treated you in loan application process?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Good	64	92.8	185	93.4	249	93.3
Fair	5	7.3	12	6.1	17	6.4
Bad or rude	0	0.0	1	0.5	1	0.4
Total	69	100	198	100	267	100
Are you willing to continue working with FSP even when PROFIFA project is no longer there	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
No	0	0.0	1	0.3	1	0.2
Yes	135	100.0	367	99.7	502	99.8
Total	135	100	368	100	503	100

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

The results in table 20 above indicates that project beneficiaries were potentially having good experience in dealing with FSPs (87.6%) and the staff of FSPs treat them well (93.3%) during the process of loan application and they confirmed that they were willing to continue working with FSPs (99.8%) even after the closure of the PROFIFA project.

3.6 Trainings offered by project to smallholder farmers

Trainings on financial literacy and entrepreneurship development were also part of the main project interventions; the evaluation was conducted to assess the extent to which the beneficiaries of the project had gained skills and knowledge on those components.

3.6.1 Extent to which financial literacy training achieved its intended objectives

The evaluation findings revealed that, 92.1% of surveyed beneficiaries had gained skills and knowledge through the trainings offered; 93.5% who attended the training were women and 88.4% were men. The themes of trainings are displayed in table 21 below:

Table 21: Financial literacy training offered by PROFIFA project beneficiaries

Have you received any financial literacy training by PROFIFA project?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Yes	137	88.4	401	93.5	538	92.1
No	18	11.6	28	6.5	46	7.9
Which of the following themes that trainings have covered?						
Themes	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Good money manager	127	81.9	382	88.8	509	87.0
FSPs'clients rights	113	72.9	336	78.1	449	76.8
Responsibility of a borrower	109	70.3	334	77.7	443	75.7
Good and bad loan	111	71.6	336	78.1	447	76.4
Saving with a goal	111	71.6	350	81.4	461	78.8
Differentiating needs and wants	79	51.0	279	64.9	358	61.2

Source: Primary data, end line Evaluation results, PROFIFA, 2020

Table 22: Level of adoption to changes due to acquired skills from the financial literacy trainings

In which of the following is / are the result(s) of the adopted changes?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Increased agriculture production and working with FSPs	130	83.9	388	90.2	518	88.5
Improved quality of produce	115	74.2	344	80.0	459	78.5
Reduced production costs	70	45.2	243	56.5	313	53.5
increased Market linkages	97	62.6	317	73.7	414	70.8
No tangible results	2	1.3	10	2.3	12	2.1
Others	1	0.6	3	0.7	4	0.7

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

The results in table 22 above indicate that the training provided led to results and adopted changes in different areas including increased levels of working with financial services providers (88.5%) improved quality of produce (78.5%), and increased market linkages (70.8%) among others.

3.6.2 Training on entrepreneurship and enterprise development The training on entrepreneurship and enterprise development offered to project beneficiaries was one of the key intervention area of the project. The table 23 below depicts the results findings:

Table 23: Training on entrepreneurship and enterprise development by project beneficiaries

Did you receive any entrepreneurship training from PROFIFA?	Sex					
	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Yes	135	87.7	403	93.9	538	92.3
No	19	12.3	26	6.1	45	7.7
Which of the following topics were covered during the training(s)/Multiple answers	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
	Being Entrepreneur	114	73.5	364	84.7	478
Making good investment	122	78.7	363	84.4	485	82.9
Starting business	118	76.1	340	79.1	458	78.3
Financial Services providers and VSLAs	107	69.0	337	78.4	444	75.9
Business operations management	102	65.8	300	69.8	402	68.7
Value chain in agriculture and livestock	87	56.1	288	67.0	375	64.1
Collaboration and Relationship with others	84	54.2	275	64.0	359	61.4

Source: Primary data, end-line Evaluation results, PROFIFA, 2020

The results in table 23 above indicate that project beneficiaries gained entrepreneurship and enterprise development skills at (92.3%), women who successfully concluded this training; of the targeted number women were 93.9% and 87.7% were men. The results of adopted changes through training of entrepreneurship development were typically elevated agriculture production (88.9%), improved quality of produce (80.0%), increased market linkages (73.3%) as depicted in table 24 below:

Table 24: Adopted changes due to acquired skills from the entrepreneurship and enterprise development

In which of the following is / are the result(s) of the adopted changes?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Increased agriculture production	129	83.2	391	90.9	520	88.9
Improved quality of produce	115	74.2	353	82.1	468	80.0
Reduced production costs	74	47.7	241	56.0	315	53.8
Increased Market linkages	99	63.9	330	76.7	429	73.3
No tangible results	1	0.6	3	0.7	4	0.7
Others	3	1.9	3	0.7	6	1.0

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

3.7 Economic and Social empowerment/Women empowerment

The project considered gender mainstreaming as a women empowerment oriented intervention area of the project. In terms of the concepts and/or themes that related to gender mainstreaming were provided and rated by level of importance by respondents as follows: Women and men enjoy the same rights and opportunities (90.2%); Women and men have equal participation in

decision making at the household level (89.7%), Women and men have equal rights to land and other property (94.6%). The other themes included: in case of limited resources in the household, boys should be prioritized for school and not girls (40.8%) and Boys should have and express opinions but girls should not (68.5%).

Table 25: Extents of women empowerment among PROFIFA beneficiaries reported statements

Items	Perceptions	Total	
		Count	Percent
Women and men enjoy the same rights and opportunities	Strongly disagree	0	0.0
	Disagree	36	8.4
	Neutral	6	1.4
	Agree	173	40.3
	Strongly agree	214	49.9
			90.2
Women and men have equal participation in decision making at the household level	Strongly disagree	4	0.9
	Disagree	37	8.6
	Neutral	3	0.7
	Agree	170	39.6
	Strongly agree	215	50.1
			89.7
Women and men have equal rights to land and other property	Strongly disagree	1	0.2
	Disagree	15	3.5
	Neutral	7	1.6
	Agree	176	41.0
	Strongly agree	230	53.6
			94.6
If there are limited resources in the household, boys should be prioritized for school and not girls	Strongly disagree	171	39.9
	Disagree	79	18.4
	Neutral	4	0.9
	Agree	127	29.6
	Strongly agree	48	11.2
			40.8
Boys should have and express opinions but girls shouldn't	Strongly disagree	170	39.6
	Agree	124	28.9
	Disagree	87	20.3
	Neutral	3	0.7
	Strongly agree	45	10.5
			68.5

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

The results of the evaluation showed the extent to which the women have the rights and the same opportunity in social, economic, decisions making aspects with men. All evaluated aspects were scored above 90%. The table 26 below displays the rating for each of the aspects.

Table 26: On women empowerment in different areas of social and economic aspects

Items to measure the women empowerments among PROFIFA's beneficiaries	Response	Count	Percent
1. Do you feel you enjoy the same rights and opportunities as Men?	Yes	399	93.0
	No	27	6.3
	Not sure	3	0.7
2. Do you believe you are recognized by the community as a valuable economic actor?	Yes	421	98.1
	No	4	0.9
	Not sure	4	0.9
3. Do you participate in financial decision-making in your household as well as your Husband/brother?	Yes	420	97.9
	No	6	1.4

4. Are you actively involved in Agribusiness?√	Not sure	3	0.7
	Yes	400	93.2
	No	28	6.5
	Not sure	1	0.2
5. Is your agribusiness operating through market oriented farmers groups?	Yes	388	90.4
	No	38	8.9
	Not sure	3	0.7
6. Can your sales levels sustain your business while covering basic Household's need?	Yes	402	93.7
	No	22	5.1
	Not sure	5	1.2
7. Do you have high level of confidence in agriculture enterprise?	Yes	404	94.2
	No	20	4.7
	Not sure	5	1.2
8. Do you have equal access to social and economic opportunities in your community as Men?	Yes	404	94.2
	No	21	4.9
	Not sure	4	0.9
9. Do you have equal rights to land and other property as your husband/brother?	Yes	421	98.1
	No	8	1.9
	Not sure	0	0.0
10. Do you participate in decision making on the access and use of HH Income and Assets	Yes	422	98.4
	No	4	0.9
	Not sure	3	0.7

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

Regarding decision making in the household, the results of the evaluation revealed that the decisions taken at household level by both men and women rated between 91.1% to 94.9%.

Table 27: Women empowerment in decision making vis a vis men that benefited from project interventions

Statements/items	Modalities	Count	Percent
1. In your household /family who usually makes decisions relating to the following: Crops to be grown on your land	Men	23	5.4
	Women	15	3.5
	Both	391	91.1
2. In your household /family who usually makes decisions relating to the following: Spending of household income	Men	17	4.0
	Women	13	3.0
	Both	399	93.0
3. In your household /family who usually makes decisions relating to the following: Household financial investments (e.g. purchase of livestock, assets)	Men	11	2.6
	Women	13	3.0
	Both	405	94.4
4. In your household /family who usually makes decisions relating to the following: Selling of land or other property and assets	Men	11	2.6
	Women	12	2.8
	Both	406	94.6
5. In your household /family who usually makes decisions relating to the following: Loan application and management	Men	11	2.6
	Women	12	2.8
	Both	406	94.6
6. In your household /family who usually makes decisions relating to the following: Business management	Men	9	2.1
	Women	13	3.0
	Both	407	94.9

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

3.8 Training on Agriculture practices and increase of agriculture productivity

The results of the evaluation revealed that the project beneficiaries who had reported to have successfully concluded training in Agriculture were 97.6%. The agriculture related training had different themes as highlighted in the table 27 below. These results in table 28 confirms that the project was more or less oriented to promoting and supporting agricultural activities.

Table 28: Level of participation in agricultural related training and themes delivered during the training

Did you receive any training related agriculture practices and increase of agriculture productivity from PROFIFA	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Yes	147	95.5	422	98.4	569	97.6
No	7	4.5	7	1.6	14	2.4
If yes which of the following themes were covered during the training						
Items	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
1. Use of improved seeds	142	91.6	417	97.0	559	95.6
2. Proper use of organic manure	142	91.6	401	93.3	543	92.8
3. Proper use of Inorganic fertilizers	135	87.1	400	93.0	535	91.5
4. Pests and Diseases Control	122	78.7	374	87.0	496	84.8
5. Cropping Techniques	119	76.8	357	83.0	476	81.4
6. Agricultural season Planning	106	68.4	331	77.0	437	74.7
7. Marketing and market linkage	103	66.5	321	74.7	424	72.5
8. Agri financial linkages	104	67.1	325	75.6	429	73.3
9. Post-Harvest Management	99	63.9	325	75.6	424	72.5
10. Land preparation	102	65.8	317	73.7	419	71.6
11. Livestock management	82	52.9	281	65.3	363	62.1

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

The results in the table 29 below portrays that the results on skills and knowledge gained by undertaking the training related to agriculture productivity tremendously contributed to improved agriculture productivity of the trainees (96.1%). It was further noted that because of the training it is claimed that market linkages increased (77.4%) and the quality of produce was further improved (87.5%).

Table 29: The impact brought about by the skills and knowledge acquired from the training in agriculture related activities

Have you adopted any change in your financial practices/ habits after the training	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Adopted many changes	115	78.2	347	82.2	462	81.2
Adopted some changes	31	21.1	74	17.5	105	18.5
I have not	1	0.7	1	0.2	2	0.4
In which of the following is / are the result(s) of the adopted changes?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Increased agriculture production	145	93.5	417	97.0	562	96.1
Improved quality of produce	134	86.5	378	87.9	512	87.5
Reduced production costs	76	49.0	246	57.2	322	55.0
increased Market linkages	111	71.6	342	79.5	453	77.4
No tangible results	1	0.6	10	2.3	11	1.9
Others		0.0	3	0.7	3	0.5

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

3.9 Linking Smallholder Farmers to the market

Linking farmers to the market was one of the key intervention areas of the PROFIFA Project. Following the training on market linkage, the project beneficiaries highlighted the importance of knowledge related to market linkages and they identified the final destinations of their agriculture and livestock produce; 79.7% revealed that the final destination of the produce was on the local markets; for the 12.7% their Agricultural and livestock produce remained for household consumption. The 66.5% of the respondents confirmed their Agriculture and livestock produce was destined to selling. However, 69.9% indicated that they had no formal contracts with the buyers of their produce while 30.1% claimed to have formal contracts with buyers of their produce. Table 30 below provides more details.

Table 30: Linkage to market

Final destinations of your agriculture and livestock produce	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
House consumption	22	14.4	52	12.1	74	12.7
Neighborhood selling	4	2.6	22	5.1	26	4.5
Local markets	122	79.7	342	79.7	464	79.7
Factories	5	3.3	13	3.0	18	3.1
International Markets	0	0.0	0	0.0	0	0.0
If your agriculture and livestock production is destined to selling	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Yes	108	70.6	279	65.0	387	66.5
No	45	29.4	150	35.0	195	33.5
What kind of linkages	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
A formal written contract	21	13.7	60	14.0	81	13.9
Formal Verbal contract	28	18.3	66	15.4	94	16.2
No contract	104	68.0	303	70.6	407	69.9

What portion of agriculture/ livestock production destined to market?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Over 60%	105	68.6	285	66.4	390	67.0
50-60%	24	15.7	79	18.4	103	17.7
30-50%	7	4.6	34	7.9	41	7.0
20-30%	12	7.8	13	3.0	25	4.3
10-20%	0	0.0	5	1.2	5	0.9
less than 10%	5	3.3	13	3.0	18	3.1

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

3.10 Other income generating activities among PROFIFA's beneficiaries

Apart from PROFIFA's related intervention areas, 40.9% of project beneficiaries reported other income generating activities they had initiated. The 51.3% of reported that they were engaged in other crop farming and livestock related product businesses and 42.4% were engaged in off-farm business activities. The most source of employed capital in these other businesses was VSLAs savings and loans 62.2%; and that their income had increased in the last 2 years. The table 31 below displays the evaluation findings.

Table 31: Key information related to other income generating activities owned by project beneficiaries

Did you start any other Income generating activities?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Yes	66	43.1	172	40.1	238	40.9
No	87	56.9	257	59.9	344	59.1
What of the following are you engaged in	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Crop/ livestock related products business	28	42.4	94	54.7	122	51.3
Agro-processing	7	10.6	8	4.7	15	6.3
Off farm business	31	47.0	70	40.7	101	42.4
If Yes where did you get the startup capital	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Income from Agriculture and livestock products	22	33.3	38	22.1	60	25.2
VSLA loan/savings	38	57.6	110	64.0	148	62.2
Bank loan	4	6.1	19	11.0	23	9.7
Others (Specify)	2	3.0	5	2.9	7	2.9
Has your income increased over the period of last two years?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Yes	144	94.1	425	99.1	569	97.8
No	9	5.9	4	0.9	13	2.2
What was the destination of your earned income?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Household basic needs	55	35.9	199	46.4	254	43.6
Savings	39	25.5	110	25.6	149	25.6
Investing	23	15.0	63	14.7	86	14.8
Buying assets	35	22.9	57	13.3	92	15.8
Others (Specify)	1	0.7	0	0.0	1	0.2

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

3.11. Contributions of the project on welfare of its beneficiaries

As highlighted in table 32 below, it was indicated that some of the beneficiaries of the project initially before the project intervention were unable to adequately have access to all household level basics needs such as food and cloths. This implies that their welfare was improved and the poverty level reduced among PROFIFA’s beneficiaries. The table 31 below illustrated some of the details shared:

Table 32: The Impact of Project on Welfare of the beneficiaries

What needs were you not able to meet before PROFIFA interventions and you are able to after joining the project	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Household basic need (food, clothes...)	129	83.2	410	95.3	539	92.1
School fees and materials for Kids	98	63.2	288	67.0	386	66.0
Health needs (insurance.)	120	77.4	361	84.0	481	82.2
Appropriate Shelter	93	60.0	238	55.3	331	56.6
Other	7	4.5	10	2.3	17	2.9

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

3.12 Effect of drought events and/or heavy rains in the last quarter of implementation of the project

The project beneficiaries reported that drought and/or heavy rain that were experienced in the country in early 2020 had impact on their agricultural activities. One hundred and forty (140) beneficiaries out of the sampled 585 reported negative effects of changes in the weather conditions specifically on their Agricultural produce. The 93.1% of 153 beneficiaries who had claimed to have negatively been affected by the changes in weather conditions declared losses that were more associated with the prolonged sunshine (Limited rain) in the Eastern province more specifically in the districts of Kayonza and Rwamagana. Project beneficiaries in the Northern Province in the Districts of Gakenke Nyamagabe and Rulindo reported the negative effect of heavy rain experienced. Table 33 below depicts the results:

Table 33: Negative effect of drought and heavy rains harvest of the project beneficiaries

Have you experiences any drought or heavy rains in the last season?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Yes	140	91.5	401	93.7	541	93.1
No	13	8.5	27	6.3	40	6.9
If yes which was the negative impact of drought or/ and heavy rains on your agri	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Losses	75	53.6	185	46.1	260	48.1
Increased production costs	0	0.0	5	1.2	5	0.9
Reduced Markets	4	2.9	8	2.0	12	2.2
Reduced production	59	42.1	197	49.1	256	47.3
Others (Specify)	2	1.4	6	1.5	8	1.5
If no impact why	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent

I was equipped enough by PROFIFA to handle the situation	7	53.8	16	59.3	23	57.5
I had insurances	0	0.0	0	0.0	0	0.0
Drought and rains were not severe to affect my production	6	46.2	11	40.7	17	42.5
Other reasons	0	0.0	0	0.0	0	0.0

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

3.13 Effect of COVID19 pandemic on PROFIFA's beneficiaries

Like another social economic sector, the Agriculture and other business activities were negatively affected by the outbreak of the CIVID-19 and the beneficiaries of the PROFIFA were not spare either. The 549 sampled beneficiaries of project (94.5%) reported that COVID-19 pandemic negatively affected their businesses. Some of the negative effects caused by the outbreak of the pandemic included incurring losses; reduced market linkages; reduced level of produce; and increased costs of production. Table 33 below illustrates the findings.

Table 34: Negative effect of COVID19 pandemic to implementation of the project

Has COVID-19 pandemic negatively affected your business	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Yes	146	95.4	403	94.2	549	94.5
No	7	4.6	25	5.8	32	5.5
If yes, what among the following negative impacts have your experiences	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Losses	71	48.6	227	56.3	298	54.3
Increased production costs	5	3.4	19	4.7	24	4.4
Reduced Markets	65	44.5	142	35.2	207	37.7
Reduced production	4	2.7	13	3.2	17	3.1
Others (Specify)	1	0.7	2	0.5	3	0.5
If no impact why?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
I had established relationship with my clients by PROFIFA	3	42.9	2	8.0	5	15.6
I knew Post Harvest Mechanisms to keep my harvest safe while waiting for my clients	0	0.0	2	8.0	2	6.3
I applied all the guidelines by the government	4	57.1	21	84.0	25	78.1

Source: Primary data, Endline Evaluation results, PROFIFA, 2020

It should also be noted that, there beneficiaries of the project who were not negatively affected by the outbreak of COVID-19 on account of established market linkages and strong knowledge of post-Harvest handling with the support of PROFIFA project interventions as depicted in table 33 above.

CHAPTER FOUR: DISCUSSIONS OF EVALUATION FINDINGS

Under this chapter of the report, the project evaluation findings were discussed with focus to establish registered achievements in comparisons with the established baseline values on each of the outcome level indicators before the implementation of the PROFIFA project interventions. The other parameters that were gauged under this chapter include relevance, effectiveness, efficiency, impact, sustainability.

4.1 Level of achievement of the planned outcomes

Outcome 1: Improved profitability and competitiveness among rural women agribusinesses: This outcome was measured using % share of rural women who access the markets with their viable agribusinesses: The results are indicated in table 35 below:

Table 35: Achievement level on Outcome 1: Improved profitability and competitiveness among rural women agribusinesses

Outcome 1: Improved profitability and competitiveness among rural women agribusinesses	Base line value	End line values
% of women entrepreneurs (in agribusiness).	71%	93%
% of women entrepreneurs operating through market oriented farmer groups	43%	90.40%
% of women farmer entrepreneurs selling > 60% of their products.	24%	66.4%
% of women with sales levels that sustain business while covering basic HH expenses.	58%	93%
% of women farmer entrepreneurs whose sales revenues sustainably covers working capital, HH expenses and Savings.	58%	93%

The project made great progress towards achievement of this outcome “Improved profitability and competitiveness among rural women agribusinesses” if one compared the baseline and end line values for each of the outcomes level indicators. The survey findings showed that the percentage of women engaged in agri-business raised from 71% before the project intervention to 93% after the project intervention. The proportion of women in agri-business operating through market oriented farmer group increased from 43% to 90.40%. It was also revealed that 66.4% of women engaged in agri-business compared to 24% before project intervention reported that over 60% of their agriculture/livestock produce is destined for market. The 93% of the women confirmed that they were able to sell and sustain their businesses while meeting household basic needs such as food, medical costs, clothes, school fees for their children, among others.

Outcome 2: Smallholder farmers grouped into mature Voluntary Savings and Loans Associations (VSLA) access and use a wide range of affordable and appropriate agricultural financial services

This outcome was measured using associated indicators which included: % of SHF saving through VSLA; % of SHF saving through formal financial institutions; % of SHF saving through VSLA for agri-investment; % of SHF saving through FIs for future agriculture investments; % of SHF with active bank accounts; % of SHF accessing appropriate agricultural loans from FIs; # of agriculture financial products accessible/adapted to SHF; % of SHF using digital services; Average outreach of FSPs in minutes of travel.

Table 36: Measurements of outcome 2 of PROFIFA project/financial benefits

Associated indicators of outcome2	Baseline value	End-line value
% of SHF saving through VSLA	98.2	100
% of SHF saving through formal financial institutions.	97.6	80.7
% of SHF saving through VSLA for agri-investment	92.8	67.5
% of SHF saving through FIs for future agriculture investments.	56.5	55.4
% of SHF with active bank accounts.	2	62.2
% of SHF accessing appropriate agricultural loans from FIs.	3.2	53.2
% of SHF using digital services	48.7	76.6

The indicator in table 36 above depict higher baseline values compared to end term project evaluation values; specifically, for the indicators on: % of SHF saving through formal financial institutions; % of SHF saving through VSLA for agri-investment; and % of SHF saving through FIs for future agriculture investments. There could been errors in the process of establishing baselines values for each of the 3 indicators because of lack of consistence in values provided. For instance, one may not have the percentage of smallholder farmers saving through formal financial institutions being 97.6 and then at the same time have only 2% of the smallholder farmers with active bank accounts (in FSP and FIs combined). This contradiction defies the authenticity of these values.

- **Technical support to FSPs and Selection of Financial service providers:** The project selected four financial service providers, which signed an MoU with Care International Rwanda. Given the long distance covered to access selected FSPs in some of PROFIFA areas of intervention, farmers were obliged to apply for agriculture loans in non-partner FSPs, which sometimes constituted a heavy burden to farmers due to monthly repayments. ***“We stay far away from almost every financial service provider apart from Umurenge SACCOs, we are therefore obliged to go financial services rendered by Umurenge SACCOs”***, noted one of the participants in the Focus Group Discussions in Kitabi sector of Nyamagabe District
- **Successful agriculture financing product roll out:** In 2018 CARE and DUHAMIC ADRI supported selected FSPs to fine-tune agriculture financial products that would serve PROFIFA beneficiaries in all value chains under support. Further to that, CARE Rwanda and DUHAMIC ADRI recruited new 123 facilitators at the level community (87 Master Trainer Village Agents

and 36 Field Officers) to promote the awareness of FSPs' agriculture products among the Farmer Groups.

- **Number of Smallholder Farmers linked to FSPs; Assessing SHFs needs and readiness:** CARE International and AFR engaged M2i, a management consulting company based in India, to assess the financial needs of the VSLA members, the readiness of FSPs to meet the needs of VSLA members and to explore the regulatory environment. The study established that there was a high need for financial services among VSLA members. 77% respondents revealed that their sources of finance were not sufficient for meeting their credit requirements and 60% respondents showed interest to borrow from formal financial sources. The constraints in credit was evident from borrowing behavior. In the last one year, 80% of the respondents had borrowed only from VSLAs and the average amount borrowed from VSLA was RwF 90,988 and was clearly perceived as not sufficient.

The assessment showed that the credit requirements specific to value chain activities was found to be high. This was primarily because people need credit for the economic activities as they belong to very low-income segments. Since almost all respondents had agriculture or livestock as primary occupation, they needed credit for it. On the Financial Service Providers' side, the assessment showed that FSP are ready to offer agriculture financing services and some of them such as Urwego Opportunity Bank and KCB already had put in place agriculture financing products.

Participants in Gakenke District in Gakenke Sector echoed the need for financing the agricultural activities but they are limited by financial service providers who tend to be reluctant to offer credits to smallholder farmers. ***“Many times we are not in position to secure credits from formal services providers because some of factors like lack collateral security”***, said one of the participants in the FGDs organized level of Gakenke sector.

- **Linking VSLAs/Farmer Groups 'members to FSPs; PROFIFA put in place a financial linkage model to facilitate the linkage of SHFs to service providers.** Evaluation findings revealed that 90.1% of smallholder farmers grouped into farmers' groups are working with formal financial service providers. ***“To be honest, I used to fear working with FSP but after the support provided by PROFIFA Project, I am now comfortable to save and apply for credits from them”***, said of the participants in the FGDs in Rwamagana District. The results of end-line evaluation revealed that, the most of them are working with UMURENGE SACCO with (58.6%) and rest were linked to PROFIFA' selected Financial Service Providers; the most ranked FSPs was RIM (15.6%), UMUTANGUHA Finance (14.2%), DUTERIMBERE Ltd (5.3%) and Vision Fund (4.8%).

- **The financial services provided by FSPs:** The findings from evaluation revealed that saving is on the top of the services provided to PROFIFA's beneficiaries. 80.7% the smallholder farmers who participated in the survey affirmed that saving is on top of all the services provided followed by provision of loan facilities. The other services offered included transfers (1.4%), insurance and remittances (0.2%). The outstanding reason of saving reported was to invest in agriculture activities (55.4%) and others making saving for other reasons including paying for health insurance, addressing households need, and attending to unexpected issues.
- **Opening Bank account:** Of the total smallholder farmers linked with formal Financial Service provider. Having operational Bank Account in formal financial Services Providers, the evaluation finding showed that 86% have opened bank account in one of the mentioned FSPs. Most of the account holders (94.2) had been using it for a period above one year. Only 3.4% are the one holding the bank account for a period less than one year.
- **Active bank account and Disbursed loans:** As it is illustrated in the table above, most of the beneficiaries, (37.9%) occasionally, make operations/transactions using their bank account. There is no evidence to conclude that they have an active bank account. Few of them 1.8%, 6.6%, and 10.4% revealed to make operations with their bank account almost every day, every week and every two weeks respectively. 24.5% confirmed that they regularly make transactions using their bank accounts on a monthly basis while 18.9% said on quarterly basis.
- To all surveyed smallholder farmers, 53.2% affirmed that they have got the loan applied for from FSPs. Women represented a big proportion (54.0%) and men represented 51.1% of the total clients that got loans. In terms of loan destination, agriculture investment was on the top with 62.7% of the total loan disbursed. 24.8% was used to meet the households' needs 12.5%.
- **Reimbursement of loans, flexibility of terms of conditions and interests' rates in FSPs:** The results of the evaluation also highlighted the perceptions of the PROFIFA's beneficiaries in terms of reimbursement of loans, flexibility of conditions, and interest rates. The results from the valuation indicated that 94.0% of PROFIFA beneficiaries reported timely loan disbursement, 91.0% reported that they had clear understanding of the loan terms of conditions before taking them. One of the participants in the FGDs that were organized at the level of Gakenke District indicated that they she was had cleared her loan and had clear understanding of loan terms because of the employees at the FSPs who are always ready to explain to clients. ***“Paying back my loan was not a problem because from the start of the process of application, I knew what I was required to do in terms of the ensuring timely repayment of the loan “***, revealed one of the participants of FGDs in Nyamagabe District. Only 58.8% of the surveyed SHFs said that interest rates were reasonable. 81.7% confirmed that the amount of loans requested were sufficient to run activities. (26.6%) of the respondents were stressed to pay the loans and among them 5.6% said that the stress to pay the loan was significant.

The interviews with representatives of Financial Service Providers revealed that between 90 and 98% of VSLAs' member pay well their loans.

- **Experiences in working and dealing with FSPs, the services delivery by FSPs and willingness to continue working with FSPs**

The experience in working with FSPs, quality of services delivered by FSPs to clients and willingness to continue to work with FSPs are the key success of trainings related financial literacy and linking SHFs to financial Services providers. The findings indicated that the PROFIFA's beneficiaries are potentially having overall good experience in dealing with FSPs (87.6%) and the staff of FSPs treat them well in the process (93.3%) of loans application, regarding willingness to continue working with FSPs, the PROFIFA's beneficiaries rated 99.8%. *“I loved the way they enlightened us on working with FSPs which majority of us initially thought that they were meant for other categories of Rwandans and foreigners. I now have clear understanding and I am confident I can work with them”*, remarked one of the participants of the FGDs organized at the level of Mbogo sector of Rulindo District.

Outcome 3: Increased agriculture and small livestock production, value addition and access to markets among 120,000 youth and women smallholder farmers. This outcome 3 of PROFIFA project was measured using associated indicators of Average yield per crop (M-Maize, B-Beans), % of SHFs involved in value addition. The table below illustrated the results.

Outcome 3 output indicators	Target	Achievements	Percentage
# SHFs organized in Farmer Groups	120.000 SHFs	123, 995 SHFs	103%
# SHFs trained on GAP and PHM	# SHFs trained on GAP and PHM	123, 995 SHFs	103%
# SHFs linked to markets	72.000 SHFs	69, 942 SHFs	97%
# of Farmer Promoters trained on GAP and PHM	250 FPs	263 FPs	105%

Outcome 3: by sex	Baseline values	End line values
% of SHFs involved in value addition	0.80%	6.3
% of Small Holder Farmers with increased sales volume	Male : 38.5%	Male: 68.6%
	Female : 38.5%	Female: 66.4%

The results were supported by the following data and information:

- **Farmer group creation:** Care International in Rwanda and its partners including DUHAMIC-ADRI organized farmers into specialized farmer groups. The farmers were organized based on the value chain they are engaged in i.e.: maize, horticulture, banana and small livestock.

- **Training of SHFs:** The results of the evaluation revealed that 97.6% of PROFIFA's beneficiaries reported they got training agriculture. The training related to agriculture had different themes. The results are highlighted here: The agriculture trainings were observed to be very effective. The recall of trainings and actual implementation of learning on the farming practices were found to be quite high. Most members claimed to have improved skills in preparation land for agriculture, spacing techniques, sowing techniques, using improved seeds, applying pesticides, fertilizers, manures, and post-harvest techniques. Farmers mentioned using these techniques after attending the trainings.

4.2 Project Relevance, Effectiveness, Efficiency, Impact and Sustainability

4.2.1 Relevance

The end line evaluation has analyzed the relevance of the project based on (i) Coherence with policies, national strategic frameworks (ii) Target beneficiaries and their needs (iii) Appropriateness of design and Adaptive management and monitoring.

Coherence with national development policies and programs

The PROFIFA project was designed considering the GoR plan to promote agriculture financing. Under the intervention area 3.2 of PSTA4, the Government emphasizes on the need to tackle agricultural market risks and limited financial services with objective to strengthen demand-driven inclusive agricultural financial services and products, and mitigate market and production risks, thereby increasing access to finance and productive capital to improve productivity and surplus value.

In the same vein of improving levels of access to financial services by smallholder farmers, more efforts have been invested on capacity development and improved financial literacy and management, improved creditworthiness of producer cooperatives and SMEs, through digitalization of payments and publishing a directory of agribusiness enterprises. Women farmers and young entrepreneurs are also targeted to facilitate more productive investments in farming and agribusinesses⁹.

Priority area 6 of NST I envisions modernizing and increasing productivity of Agriculture and livestock **by Putting in place mechanisms for increased access to finance for farmers.**

Target and Beneficiary needs: The study commissioned by Care International Rwanda in collaboration with Access to Finance Rwanda (AFR) suggested that there was a high need for financial services among VSLA members. This is in consonance with the level of confirmation by farmers (77%) affirmed that their current sources of finance were not sufficient for meeting their credit requirements and 60% showed interest to borrow from formal financial sources. The results of the assessment showed that the credit requirements specific to value chain activities were found to be a main priority.

⁹PSTA 4

On the Financial Service Providers' side, the assessment showed that they are ready to offer agriculture financing services and some of them such Urwego Opportunity Bank and Kenya Commercial Bank already had put in place agriculture financing product.

4.2.2 Effectiveness

This section assesses key project's results in terms of attainment of project objectives and/or outcome. The evaluation findings are grounded in primary data and secondary data collected from project documentation.

- **Outcome 1: Improved profitability and competitiveness among rural women agribusinesses:** This outcome was measured using **% share of rural women who access the markets with their viable agribusinesses:** The results are indicated in table 37 below:

Table 37: Achievement level on Outcome 1: Improved profitability and competitiveness among rural women agribusinesses

Outcome 1: Improved profitability and competitiveness among rural women agribusinesses	Base line value	End line values
% of women entrepreneurs (in agribusiness).	71%	93%
% of women entrepreneurs operating through market oriented farmer groups	43%	90.40%
% of women farmer entrepreneurs selling > 60% of their products.	24%	66.4%
% of women with sales levels that sustain business while covering basic HH expenses.	58%	93%
% of women farmer entrepreneurs whose sales revenues sustainably covers working capital, HH expenses and Savings.	58%	93%

Outcome 2: Smallholder farmers grouped into mature Voluntary Savings and Loans Associations (VSLA) access and use a wide range of affordable and appropriate agricultural financial services

This outcome was measured using associated indicators which included: % of SHF saving through VSLA; % of SHF saving through formal financial institutions; % of SHF saving through VSLA for Agri-investment; % of SHF saving through FIs for future agriculture investments; % of SHF with active bank accounts; % of SHF accessing appropriate agricultural loans from FIs; # of agriculture financial products accessible/adapted to SHF; % of SHF using digital services; Average outreach of FSPs in minutes of travel.

Table 38: Measurements of outcome 2 of PROFIFA project/financial benefits

Associated indicators of outcome 2	Baseline value	End-line value
% of SHF saving through VSLA	98.2	100
% of SHF saving through formal financial institutions.	97.6	80.7
% of SHF saving through VSLA for Agri-investment	92.8	67.5
% of SHF saving through FIs for future agriculture investments.	56.5	55.4
% of SHF with active bank accounts.	2	62.2
% of SHF accessing appropriate agricultural loans from FIs.	3.2	53.2
% of SHF using digital services	48.7	76.6

Outcome 3: Increased agriculture and small livestock production, value addition and access to markets among 120,000 youth and women smallholder farmers. This outcome 3 of PROFIFA project was measured using associated indicators of Average yield per crop (M-Maize, B-Beans), % of SHFs involved in value addition. The table below illustrated the results.

Outcome 3 output indicators	Target	Achievements	Percentage
# SHFs organized in Farmer Groups	120.000 SHFs	123.995 SHFs	103%
# SHFs trained on GAP and PHM	# SHFs trained on GAP and PHM	123.995 SHFs	103%
# SHFs linked to markets	72.000 SHFs	69.942 SHFs	97%
# of Farmer Promoters trained on GAP and PHM	250 FPs	263 FPs	105%
Outcome 3	Baseline values	End line value	
% of SHFs involved in value addition	0.80%	6.3%	
% of Small Holder Farmers with increased sales volume	Male : 38.5%	Male :68.6%	
	Female : 38.5%	Female :66.4%	

4.2.3 Efficiency

PROFIFA started in June 2017 with the signing of agreement between AFR and CARE Rwanda. Within its three years of implementation, the project has almost achieved its planned outcomes with no delays except the last three months, which were affected by the outbreak of COVID-19 pandemic. The illustrated project's achievement in a period of three years confirm a significant level of the project's efficiency. The implementation of the PROFIFA was greatly built on the past interventions made by CARE International Rwanda.

PFOFIFA used the pool of volunteers in its database of Care International Rwanda that were engaged in past projects they had implemented. With the use of these volunteers, the Project team was able to reduce on costs related to capacity building of Village Agents and Farmer promoters. Training provided by the project were in cascade mode where by the project trained the trainers and in return trainers trained farmers on different themes such as entrepreneurship, financial literacy, GAP and PHM.

Effective budget allocation and usage

The analysis of financial report revealed that 92% of the total budget was utilized. The project management team had progressed well on utilization of the allocated budget and the implementing Partners had effectively managed project within the allocated budget. However, the budget reserved for Monitoring and evaluation was utilized up to 76%. This is possibly because of the ongoing end line evaluation exercise and Project's audit. The budget for sub-grants was utilized at 100%. The evaluation findings showed no wastage or misuse of the project's resources. AS per the revised budget as of September, 2020 resources were proportionally distributed across all the project's outcomes.

4.2.4 Project Impact

The project was able to create significant impact within the short span of three years, on both FSPs and SHFs side.

- On the side of Financial Service Providers PROFIFA has greatly contributed to the creation of targeted Agriculture value chain related products and garnered experience in working with smallholder farmers. Before the project, these financial products were mostly for individual farmers and cooperatives not for clients that are from VSLAs.
- The results of the key informant interview indicated that FSPs recognize the value that is in working with VSLAs members. With the benefits associated with working VSLAs because of the advantage of serving many people with known address (easy to trace).
- PROFIFA project became an agent between farmers and FSPs and this motivated farmer to access and use different financial services to improve their agriculture productivity.
- The ease of working with FSPs by the smallholder farmers.
- Triggering market-based competition among FSPs for the new client segment (Smallholder farmers), FSPs planning to improve products further to meet competition and potential client requirements.
- PROFIFA project established /strengthened community based structures (Farmer promoters, VAs master trainers) that bear an in-built mechanism for supporting other farmers;
- Increased levels of marketing of agriculture produce of project beneficiaries; farmers indicated that the agriculture and livestock produce was destined for local markets. The survey results depicted that 67% of the sampled farmers send the produce to the market and over 60% of their agriculture and livestock production. Compared to baseline the proportion has increased from 31.2% to 67%.
- Beneficiaries of PROFIFA were able to diversify their sources of income by investing in off farm businesses. The results of the survey indicated that 40.9% of beneficiaries reported to

have started other income generating activities other than agriculture/livestock. Most of them are engaged in crops and livestock related product businesses (51.3%) and off-farm business (42.4%). The source of startup capital was reported to be VSLAs savings and loans (62.2%).

- Project beneficiaries have been able to meet household basic need such food, clothes, paying health insurance, pay school fees for their children. Creating new asset such as build houses, electricity and water connections.

4.2.5 Sustainability

The interventions implemented by PROFIFA project had in-built sustainability elements that will be carried on even after the project closure. For instance, the built relationship between the mentors and mentees in entrepreneurship and financial literacy. This relationship has higher chances of lasting longer than the project period given the fact that the beneficiaries of the training in entrepreneurship and financial literacy will still require some sort of support and/or consultations with their respective mentors in order to start a business or apply for a loan from FSPs.

The following are PROFIFA project interventions that will last for longer despite the project closure:

- The project successfully built the capacities of Village Agent and Master trainers who in return built capacities of the smallholder farmers in entrepreneurship and financial literacy. The project provided intensive training on advanced entrepreneurship and coaching of 240 potential entrepreneurs using onsite training techniques. On the mentorship program, the project selected 60 outstanding entrepreneurs in its target Districts and has built relationships between these 60 mentors and 120 mentees who were selected among 240 potential entrepreneurs and the most are young and women. There is a high possibility that these built relationships will last even when PROFIFA closes.
- Based on the analysis of monitoring and evaluation data the sustainability of access and use of wide range of affordable and appropriate agriculture financial services is emerging. The project engaged and raised awareness of farmers on agriculture financing and awakened their mind toward credit needs. FSPs created and disposed agriculture financial products that respond to the farmers' needs.
- The project facilitated the linkage of over 90% of smallholder farmers grouped into VSLAs to formal FSPs, 86% opened their bank accounts, and most of them use their accounts in making transaction on a regular basis. The results of the organized FGDs indicated that farmers are willing to continue applying for agriculture financial services so that they keep improving their productivity on one hand and on the other hand FSPs revealed that they treat VSLAs with a high value because through them they can reach a good number of clients in short time.
- PROFIFA has achieved its target to increase GAP and PHM skills for 120,000 smallholder farmers. Most of the farmers confirmed that they have learnt and acquired new knowledge in cropping techniques such as land preparation, seedling, sowing, spacing using improved seeds, applying

fertilizer, applying pesticide. The training's approaches such as focusing on single value chain by farmer promoters, using demonstration plots were appreciated and farmers vowed to sustain the practices.

- Extension of improved species of Banana plantation among farmers through the “pass on” method–Kwitura approach. This was one of the best project intervention model to reach more people and increased levels of community ownership for sustainable livelihoods improvement.

CHAPTER FIVE: LESSONS LEARNT, CONCLUSION AND RECOMMENDATIONS

This chapter presents key lessons learnt, conclusion and recommendations on future programming.

5.1 Key lessons learnt

Lesson 1: FSPs' limited knowledge on agriculture projects; Notwithstanding, the sharp increase in agriculture credit disbursement, banks are meeting only around 50% of the agriculture credit requirements as per the end line evaluation findings. In the FGDs organized for farmers, one of the major claim was that most of FSP do not have a deep understanding on agriculture projects. As a result, there is lack of ownership and commitment among the FSPs' management and non-availability of innovative lending products. Banks do not seem keen on accepting agri-finance as a viable business due to intrinsic risks and weird nature of agriculture, non-viability of farmers, no availability of collateral with most of the farmers and subsidized credit.

Lesson 2: Drought and heavy rains affected the results; Both survey and focus group discussions with farmer have revealed they have experienced short drought and heavy rains in almost seven districts of PROFIFA intervention. The drought was reported to be higher in the districts located in the eastern province than in other part of the country. During project design stage, there were no specific interventions to address these issues along the project life even though it is one of the major factors that was more likely to affect the project results. 93.1% of small holder

Lesson 3: Irrigation in future projects' design: Most of the smallholder farmers who participated in Focus Group Discussion responded that irrigation was undermined during the project design. Irrigation would help farmers to grow agricultural crops, maintain landscapes, and revegetate disturbed soils in dry areas and during periods of less than average rainfall. The productivity on irrigated land is higher as compared to the un-irrigated land. Irrigation would also facilitate farmer towards multiple cropping on throughout the year without relying on rain. Irrigation would help to bring most of the fallow land under cultivation and stabilize outputs and yield levels which in turn contributes to increased farmer's income.

Lesson 4: Establishment of demo plots increased farmers' demand: Demonstration plots was one of the best methods used by PROFIFA to increase farmers' GAP skills and improve yields. This method was used as a tool to effect desirable changes in the behavior of rural masses, arrange the best learning situations, and provide opportunities in which useful communication and interaction take place between extension workers and farmers.

Demonstration, due to its practical nature, was revealed to be useful method to introduce a new technology and practice for a large group of interested people with fewer resources.

Lesson 5: demand and access to financial service: There is a need of having more people on the field for constant follow-up and advise to the group of farmers on how to use banking services and products. For sustainability purpose there is need to create Agriculture related financing for loan within financial institutions. Because of fragility of the business it is essential to have agriculture and livestock insurances,

5.2 Conclusion

The main objective of this project evaluation was to assess the project in terms of the extent to which outcomes, outputs and activities. The project evaluation was done considering OECD-DAC principles of development project evaluation and the scope of evaluation included gauging the relevance, effectiveness, efficiency and sustainability of the project interventions.

The results of the evaluation indicated that the project implementers had delivered on the project objectives/outcomes as indicated by the values established on each of the outcome level indicators in chapter four above. The evaluation exercise was also able to identify lessons learnt which served as launch pad for the proposing the recommendations for guiding the future project programming as detailed hereunder:

5.3 Proposed recommendations

- There is a need to create an enabling environment for agriculture financing, through revamping and/or restructuring of agriculture financing infrastructure such as opening outlets and multiply their digital services in rural areas. Having separate department specific to agriculture financing/credits, hiring staff such as loan officers with agriculture background would be an added value farmer who participated in the survey confirmed that their crops production was affected either by heavy rains (floods and landslides) or drought. It confirmed that these changes in weather conditions contributed to decrease in their production.
- **Rain water harvest in future project's design:** Water harvesting means capturing rainwater, where it falls and capture the runoff from, catchment and streams. This collected water could be stored for later use and recharged into the ground water again. Various techniques of rainwater harvest should be explored and adapted to the local context. This could contribute to the reduction of floods and landslide which on other hand negatively affect crop production.
- **One demo plot per village:** Investing on demo plots could at the same time contribute to the increase in agriculture production for rural masses and increase in demand of agriculture financial product mainly through their own savings and applying for loans. Different stakeholders involved in both agriculture and financial sector should have a roundtable discussion on how to multiply demo plots up to cell levels and even village levels.

ANNEXES

Annex I: Updated results matrix reflecting baseline values and End line values

Outcomes/ outputs	Indicators	Baseline value in %	End line value in %
Improved profitability and competitiveness among rural women agribusinesses	% of women entrepreneurs operating through market oriented farmer groups	0.43	0.9
	% of women farmer entrepreneurs selling > 60% of their products.	24	66.4
	% of women with sales levels that sustain business while covering basic HH expenses.	0.58	0.93
	% of women farmer entrepreneurs whose sales revenues sustainably covers working capital, HH expenses and Savings.	0.58	0.93
Smallholder farmers grouped into mature Voluntary Savings and Loans Associations (VSLA) access and use a wide range of affordable and appropriate agricultural financial services:	% of SHF saving through VSLA	98.2	100
	% of SHF saving through formal financial institutions.	97.6	80.7
	% of SHF saving through VSLA for agri-investment	92.8	67.5
	% of SHF saving through FIs for future agriculture investments.	56.5	55.4
	% of SHF with active bank accounts.	2	62.2
	% of SHF accessing appropriate agricultural loans from FIs.	3.2	53.2
	% of SHF using digital services	48.7	76
Increased agriculture and small livestock production, value addition and access to markets among 120,000 youth and women smallholder farmers.	% of SHFs involved in value addition	0.8	6.3
	% of Small Holder Farmers with increased sales volume	M: 38.5	M:68.6
		M: 38.5	F:66.4
Outputs			
	Output indicators	Target	Achievements
I.1.Improved financial literacy, organizational, managerial and	I.1.1.Number of small holder farmers trained on financial literacy and entrepreneurship	120000	123995

entrepreneurial skills of 120,000 smallholder farmers to successfully start then grow and diversify their agribusinesses	1.1.2. Advanced entrepreneurship skills for selected potential entrepreneurship	240	240
	1.1.3. Mentorship program	120	120
2.1. Technical support provided to financial institutions to develop affordable and appropriate financial services and digital channels that respond to the needs of 120,000 smallholder farmers who are members of mature VSLA groups, 70% being women	2.1.1. Number of supported FSPs	4	4
2.2. Smallholder farmers are linked to formal financial service providers for appropriate and affordable agricultural financial services/products	2.2.1. Number of SHFs linked to formal financial institution FIs	72000	74032
3.1. Increased market-driven productivity of maize, horticulture and livestock among 120,000 smallholder farmers	3.1.1. Number of SHF organized in Farmer Groups	120000	123995
	3.1.2. SHFs trained on GAP and PHM	120000	123995
3.2. Increased access to market of maize, livestock and horticulture for 72,000 smallholder farmers with at least 70% women and 30% youth	3.2.1. Number of SHFs linked to markets	72000	69942

Annex.table I - Ranking of knowledge and skills gained through training of financial literacy

Did the trainings received from PROFIFA contributed to the increment of your fin	Sex					
	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Yes	134	98.5	401	100.0	535	99.6
No	2	1.5	0	0.0	2	0.4
What is the level of acquired skills in good money manager covered in the training	Male		Female		Total	
	Count		Percent		Count	Percent
	Count	Percent	Count	Percent	Count	Percent
High	74	59.7	196	51.3	270	53.4
Medium/Intermediate	45	36.3	177	46.3	222	43.9
Basic	5	4.0	9	2.4	14	2.8
What is the level of acquired skills in FSPs? clients rights covered in the training	Male		Female		Total	
	Count		Percent		Count	Percent
	Count	Percent	Count	Percent	Count	Percent
High	63	56.3	165	49.1	228	50.9
Medium/Intermediate	43	38.4	158	47.0	201	44.9
Basic	6	5.4	13	3.9	19	4.2
What is the level of acquired skills in Responsibility of a borrower covered in the training .	Male		Female		Total	
	Count		Percent		Count	Percent
	Count	Percent	Count	Percent	Count	Percent
High	55	50.5	154	46.1	209	47.2
Medium/Intermediate	49	45.0	163	48.8	212	47.9
Basic	5	4.6	17	5.1	22	5.0
What is the level of acquired skills in Good and bad loan in the training?	Male		Female		Total	
	Count		Percent		Count	Percent
	Count	Percent	Count	Percent	Count	Percent
High	63	56.8	175	52.1	238	53.2
Medium/Intermediate	41	36.9	145	43.2	186	41.6
Basic	7	6.3	16	4.8	23	5.1
What is the level of acquired skills in Saving with a goal covered in the training	Male		Female		Total	
	Count		Percent		Count	Percent
	Count	Percent	Count	Percent	Count	Percent
High	70	63.6	181	51.7	251	54.6
Medium/Intermediate	33	30.0	149	42.6	182	39.6
Basic	7	6.4	20	5.7	27	5.9
What is the level of acquired skills in Differentiating needs and wants covered	Male		Female		Total	
	Count		Percent		Count	Percent
	Count	Percent	Count	Percent	Count	Percent
High	46	59.0	143	51.3	189	52.9
Medium/Intermediate	28	35.9	124	44.4	152	42.6
Basic	4	5.1	12	4.3	16	4.5
How relevant were the gained skills for you to improve your daily businesses?	Male		Female		Total	
	Count		Percent		Count	Percent
	Count	Percent	Count	Percent	Count	Percent
Highly relevant	91	67.9	251	62.6	342	63.9
Somewhat relevant	43	32.1	146	36.4	189	35.3
Not relevant	0	0.0	4	1.0	4	0.7
Have you adopted any change in your financial practices/ habits after the training	Male		Female		Total	
	Count		Percent		Count	Percent
	Count	Percent	Count	Percent	Count	Percent
Adopted many changes	106	79.1	302	75.3	408	76.3
Adopted some changes	26	19.4	95	23.7	121	22.6
I have not	2	1.5	4	1.0	6	1.1

Annex.table2- Ranking of knowledge and skills gained through training of entrepreneurship development

Did the trainings received from PROFIFA contributed to the increment of your ent	Sex					
	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Yes	134	99.3	403	100.0	537	99.8
No	1	0.7	0	0.0	1	0.2
What is the level of acquired skills in Being entrepreneur covered in the training	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
	High	61	54.0	193	53.0	254
Medium/Intermediate	50	44.2	162	44.5	212	44.4
Basic	2	1.8	9	2.5	11	2.3
What is the level of acquired skills in Making good investment covered in the training	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
	High	72	59.5	205	56.5	277
Medium/Intermediate	46	38.0	148	40.8	194	40.1
Basic	3	2.5	10	2.8	13	2.7
What is the level of acquired skills in Business planning covered in the training	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
	High	63	53.8	164	48.2	227
Medium/Intermediate	52	44.4	166	48.8	218	47.7
Basic	2	1.7	10	2.9	12	2.6
What is the level of acquired skills in Financial service providers and VSLAs co	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
	High	66	61.7	182	54.0	248
Medium/Intermediate	39	36.4	144	42.7	183	41.2
Basic	2	1.9	11	3.3	13	2.9
What is the level of acquired skills Business operations management covered in the training	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
	High	46	45.1	138	46.0	184
Medium/Intermediate	51	50.0	137	45.7	188	46.8
Basic	5	4.9	25	8.3	30	7.5
What is the level of acquired skills in Value chain in agriculture and livestock	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
	High	47	54.7	160	55.6	207
Medium/Intermediate	37	43.0	115	39.9	152	40.6
Basic	2	2.3	13	4.5	15	4.0
What is the level of acquired skills in collaboration/relationship with others c	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
	High	66	54.5	174	47.9	240
Medium/Intermediate	51	42.1	166	45.7	217	44.8
Basic	4	3.3	23	6.3	27	5.6
How relevant were the gained skills for you to improve your daily businesses?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
	Highly relevant	79	59.0	251	62.3	330
Somewhat relevant	55	41.0	149	37.0	204	38.0
Not relevant	0	0.0	3	0.7	3	0.6
Have you adopted any change in your financial practices/ habits after the training	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
	Adopted many changes	97	72.4	304	75.4	401

Adopted some changes	33	24.6	94	23.3	127	23.6
I have not	4	3.0	5	1.2	9	1.7

Annex table3: the achievements that beneficiaries would not have achieved if PROFIFA project was not there

Which of the following achievements that you would not have achieved if PROFIFA project was not there?	Male		Female		Total	
	Count	Percent	Count	Percent	Count	Percent
Increased household income	127	81.9	378	87.9	505	86.3
Increased investment	93	60.0	263	61.2	356	60.9
Increased agriculture production	110	71.0	323	75.1	433	74.0
Paying children school fees	59	38.1	203	47.2	262	44.8
Buying livestock	32	20.6	107	24.9	139	23.8
Buying household assets	70	45.2	217	50.5	287	49.1
Enough food/food security	87	56.1	257	59.8	344	58.8
Festive occasion	27	17.4	95	22.1	122	20.9
Cover medical fees including health insurance	68	43.9	209	48.6	277	47.4
Increased market linkages	52	33.5	171	39.8	223	38.1
Started other off-farm activities	27	17.4	120	27.9	147	25.1
Knowledge on how to with FSPs	57	36.8	195	45.3	252	43.1
Access a formal financial institution	55	35.5	185	43.0	240	41.0
Other		0.0	1	0.2	1	0.2

Annex.table5- Ranking of knowledge and skills gained through training of agriculture productivity

Items	Responses	Sex					
		Male		Female		Total	
		Count	Percent	Count	Percent	Count	Percent
Did the trainings received under PROFIFA contributed to the increment of your agriculture skills	Yes	147	100.0	416	98.6	563	98.9
	No	0	0.0	6	1.4	6	1.1
What is the level of acquired skills in each of the following topic covered in the trainings: Use of improved seeds	High	96	65.3	255	61.3	351	62.3
	Medium/Intermediate	50	34.0	157	37.7	207	36.8
	Basic	1	0.7	4	1.0	5	0.9
What is the level of acquired skills in each of the following topic covered in the trainings: Proper use of organic manure	High	95	64.6	263	63.2	358	63.6
	Medium/Intermediate	51	34.7	150	36.1	201	35.7
	Basic	1	0.7	3	0.7	4	0.7
What is the level of acquired skills in each of the following topic covered in the trainings: Proper use of Inorganic fertilizers	High	97	66.0	248	59.6	345	61.3
	Medium/Intermediate	49	33.3	159	38.2	208	36.9
	Basic	1	0.7	9	2.2	10	1.8
What is the level of acquired skills in each of the following topic covered in the trainings: Pests and Diseases Control	High	85	57.8	247	59.4	332	59.0
	Medium/Intermediate	58	39.5	158	38.0	216	38.4
	Basic	4	2.7	11	2.6	15	2.7
What is the level of acquired skills in each of the following topic covered in the trainings: Cropping Techniques	High	92	62.6	256	61.5	348	61.8
	Medium/Intermediate	52	35.4	154	37.0	206	36.6
	Basic	3	2.0	6	1.4	9	1.6
What is the level of acquired skills in each of the following topic covered in the trainings: Agricultural season Planning	High	92	62.6	258	62.0	350	62.2
	Medium/Intermediate	53	36.1	149	35.8	202	35.9
	Basic	2	1.4	9	2.2	11	2.0
	High	86	58.5	230	55.3	316	56.1

What is the level of acquired skills in each of the following topic covered in the trainings :Marketing and market linkage	Medium/Intermediate	55	37.4	163	39.2	218	38.7
	Basic	6	4.1	23	5.5	29	5.2
What is the level of acquired skills in each of the following topic covered in the trainings: Agri financial linkages	High	85	57.8	235	56.5	320	56.8
	Medium/Intermediate	53	36.1	162	38.9	215	38.2
	Basic	9	6.1	19	4.6	28	5.0
What is the level of acquired skills in each of the following topic covered in the trainings: Post Harvest Management	High	94	63.9	265	63.7	359	63.8
	Medium/Intermediate	50	34.0	144	34.6	194	34.5
	Basic	3	2.0	7	1.7	10	1.8
What is the level of acquired skills in each of the following topic covered in the trainings: Land preparation	High	93	63.3	265	63.7	358	63.6
	Medium/Intermediate	50	34.0	143	34.4	193	34.3
	Basic	4	2.7	8	1.9	12	2.1
What is the level of acquired skills in each of the following topic covered in the trainings: Livestock management	High	86	58.5	244	58.7	330	58.6
	Medium/Intermediate	51	34.7	147	35.3	198	35.2
	Basic	10	6.8	25	6.0	35	6.2
What is the level of acquired skills in each of the following topic covered in the trainings: Other	High	73	49.7	209	50.2	282	50.1
	Medium/Intermediate	43	29.3	122	29.3	165	29.3
	Basic	31	21.1	85	20.4	116	20.6
How relevant were the gained skills for you to improve your daily businesses?	Highly relevant	101	68.7	280	66.4	381	67.0
	Somewhat relevant	43	29.3	141	33.4	184	32.3
	Not relevant	3	2.0	1	0.2	4	0.7

**ENDLINE EVALUATION OF PROFIFA PROJECT AND
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ACHIEVEMENTS**