

COMMUNITY SCORE CARD (CSC) IN VUP-FS IN THREE DISTRICTS IN RWANDA

(GICUMBI, NYABIHU AND NYAMAGABE)

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EXECUTIVE SUMMARY

This report presents the findings of a Community Score Card (CSC) exercise focused on the Financial Services (FS) component of the Vision 2020 Umurenge Program (VUP) in three Rwandan districts: Gicumbi, Nyabihu, and Nyamagabe. Conducted by Transparency International Rwanda (TI-Rwanda), the study aimed to assess the performance of VUP-FS, identify challenges in loan disbursement and recovery, and gather insights from both beneficiaries and service providers.

Methodologically, the CSC employed a qualitative approach, engaging VUP-FS beneficiaries and service providers across the three districts. The process involved input-tracking meetings, scorecard sessions, and interface meetings. Data collection was carried out through focus group discussions and interviews with key stakeholders, ensuring equal representation of women and men. Both defaulters and non-defaulters who had received VUP-FS loans between July 2020 and June 2022 were included. The data was analyzed to produce scorecards that highlighted strengths and areas needing improvement in the implementation of VUP-FS.

The study revealed a range of outcomes across districts. In Gicumbi, while beneficiaries displayed strong capabilities in business initiation and market understanding, gaps in project design and accounting skills were noted. In Nyabihu, limited accounting skills and insufficient technical assistance emerged as key issues. Similarly, in Nyamagabe, business initiation and fairness in beneficiary selection scored well, but challenges in accounting and project monitoring were highlighted.

Across all three districts, delays in loan disbursement, inadequate technical assistance, and insufficient loan amounts were common concerns. Beneficiaries also expressed a need for enhanced business management training, particularly in accounting and risk management. On the service provider side, the selection process for beneficiaries was generally deemed fair, though there were suggestions for improving the clarity of eligibility criteria and increasing loan amounts to support more sustainable business growth.

The report recommends targeted interventions, including improved training in business and financial management, enhanced project monitoring, and a review of loan disbursement procedures. These measures aim to enhance the effectiveness of VUP-FS in fostering sustainable economic development among Rwanda's most vulnerable populations.

In conclusion, the CSC provides valuable insights for policymakers and stakeholders to address the identified gaps and optimize the impact of VUP-FS on poverty reduction in Rwanda.

I. INTRODUCTION

This document represents a draft report for a Community Score Card (CSC) on Vision 2020 Umurenge Programme (VUP) with a focus on its “financial services component”. Transparency International Rwanda (TIRw) commissioned this CSC. The study was conducted in three districts namely Gicumbi, Nyabihu and Nyamagabe. The report is structured in chapters. The first one constitutes an introductory part of the report and consists of background and the rationale of the study as well as its objectives. Chapter two presents key conceptual considerations on community Scorecard and on Vision 2020 Umurenge (VUP). Regarding chapter three, it describes the actual CSC methodology with a focus on its approaches, the population and sampling strategy, the data collection, the data analysis and ethical considerations. Chapter four presents the findings of the CSC.

1.1. BACKGROUND AND RATIONALE

The Government of Rwanda committed to make social protection a core strategy of both poverty reduction and economic development (Republic of Rwanda, 2013; Republic of Rwanda, 2017). In 2007/08 the Government of Rwanda has introduced “Vision 2020 Umurenge program” with three components including (1) direct support for very poor families with no capacity to work, (2) public work for poor families with capacity to work for money and (3) financial services at small interest rate that came to finance business ideas for poor families who cannot afford the interest rate from commercial banks. The full package of VUP intended to completely eradicate extreme poverty by 2020. Overall, with regard to developing social protection schemes, the Government of Rwanda has made remarkable efforts through various programs including a social protection strategy that has significantly reduced poverty levels in Rwanda. As results of these different programs and policies, particularly, the above-mentioned programs, the level of extreme poverty dropped from 40% in 2000/01 to 16.0% in 2016/17 while poverty dropped from 58.9% in 2000/01 to 38.2% in 2016/17 (NISR, 2018).

However, despite the important government efforts to support the most vulnerable people, there are still a significant number of people in UBUDEHE category I and II whose financial efforts to graduate was severely affected by COVID-19. With the strike of the COVID-19 pandemic, those income generating activities for VUP-DS beneficiaries has negatively been affected in various ways following the closure of businesses. This resulted in the delay or incapacity to repay loans which slowdown the progress towards the goal of eradicating extreme poverty.

It is against this background that TI-Rwanda resolved to conduct the Community Score Card (CSC) on VUP-financial services performance through funds disbursement and loan recovery in order to identify challenges that may affects the overall achievement of the VUP-Financial services. It is expected that the issues and recommendations that emerged from this CSC will be brought to the TI-Rwanda’s advocacy agenda. TI-Rw will therefore engage with relevant decision-makers and stakeholders on the said issues for improved performance of VUP-FS and greater impact on beneficiaries’ lives.

1.2. OBJECTIVES OF THE STUDY

Transparency International Rwanda conducted the Community Score Card (CSC) on VUP-financial services to provide evidence-based data for the policy makers and will inform future recourses and actions to be carried out to mitigate challenges faced by VUP- FS beneficiaries. Specifically, this CSC aims to:

- Collecting input tracking with the community (VUP-FS beneficiaries)
- Conducting the Score Card with VUP-FS beneficiaries
- Conducting the Score Card with Service Providers
- Organize an Interface Meeting and Action Planning with both community and service providers

1.3. SCOPE OF THE STUDY

As earlier stated, the study was carried out in 3 districts where TI-RW operates namely Nyamagabe, Nyabihu and Gicumbi. The CSC involved beneficiaries and service providers of VUP-FS. Only individuals who received VUP-FS loan between July 2020 - June 2022 were concerned in this study. They included both defaulters and non-defaulters in order to explore different issues in as far as the compliance with loan repayment is concerned. Women and men were equally represented during the whole process of the score card.

II. CONCEPTUAL CONSIDERATIONS ON COMMUNITY SCORECARD AND VISION 2020 UMURENGE

This chapter provides an overview of the concepts of community scorecard and the Vision 2020 Umurenge Programme (VUP) with a focus on the Financial Services sub-component (VUP-FS).

2.1. BRIEF OVERVIEW OF THE COMMUNITY SCORE CARD CONCEPT AND METHODOLOGY

2.1.1. DEFINITION AND PURPOSE OF CSC

The concept of community score card (CSC) refers to “a two-way and ongoing participatory tool for assessment, planning, monitoring and evaluation of services [...]” (CARE Malawi, 2013: 6).

CSC was initiated and tested in Malawi by CARE-Malawi as early as 2002 (Advancing Partners & Communities. 2018). Later on this tool was adopted by many national and international development actors such as World Bank, USAID among others.

Regarding CSC purpose and core stakeholders, CARE Malawi (2013: 6) maintains that it “brings together the demand side (“service user”) and the supply side (“service provider”) of a particular service or program to jointly analyze issues underlying service delivery problems and find a common and shared way of addressing those issues” (p.6). Similarly, Transparency International Rwanda (2013) posit that “the CSC

helps the service users (citizens) to give systematic and constructive feedback to service providers about their performance and in return receive improved services (p.10).

On the side of service providers, the same author argues that CSC is instrumental in helping the former “learn directly from communities about what aspects of their programmes are working well and what are not”(p.10).

Furthermore, CSC serves to raise citizens’ awareness about available services and their rights about those services. In this regard, CSC proves to be an instrument to empower citizens and establish a dialogue between the latter and service providers. As Pekkonen (n.d.) put it:

[CSC] is used to inform community members about available services and their entitlements and to solicit their opinions about the accessibility and quality of these services. By providing an opportunity for direct dialogue between service providers and the community, the CSC process empowers the public to voice their opinion and demand improved service delivery (p.1).

Overall, one can concur with the World Bank (n.d.) and CARE Malawi (2013) that CSC is a tool for not only enhancing community participation and empowerment, but also exacting accountability and transparency between service users, providers and decision makers.

Over the past 20 years, CARE has applied CSC in countries including Cambodia, Rwanda, Tanzania, Malawi, Ethiopia, Nepal, and Egypt. It focused on areas such as health, food security, water and sanitation, education, and governance (CARE, n.d.).

In Rwanda, over the past decade, few organisations have been implementing CSCs in various projects. Those organisations include CARE Rwanda, Transparency International Rwanda, CLADHO, CCOAIB among others.

2.1.2. CSC PROCESS AND METHODOLOGY

The process of CSC implementation goes through 5 core stages. These include: (1) preparatory groundwork and research, (2) help community members generate a scorecard, (3) help service providers to generate a self-evaluation score card, (4) convene an interface meeting between community and service provider, and (5) advocacy and follow-up. Four stages of this process relate to engaging community members and service providers in awareness raising and data collection exercises, while the last stage focuses on the implementation of action plans and recommendations. It is therefore associated with advocacy endeavours targeting mainly service providers, decision-makers and other relevant stakeholders. Pekkonen (n.d.: 1-2) presents a summarised description of each of the 5 stages of CSC process in Table 1.

Table 1: Five stages of CSC process

Stage	Content	Output
Preparatory groundwork and research:	<ul style="list-style-type: none"> Identify the subject and scope of the assessment (e.g. health provision for pregnant women in a specific district). Carry out preliminary research regarding current inputs, entitlements, degree of usage etc. Identify people or groups within the sample area who can help to facilitate the implementation of the CSC process, such as traditional leaders, NGO staff, and officials of local governments. Conduct an awareness campaign to inform people about the purpose and benefits of the CSC. Train facilitators. 	Service standard sand benchmarks
Help community members generate a scorecard	<ul style="list-style-type: none"> Convene community members into one or more focus groups. Ask each group to identify performance/quality indicators for the public service in question. Ask the group to score each indicator and give reasons for the scores. Ask the group to develop their own suggestions on how to improve the service, based on the performance criteria they have identified. 	Input tracking matrix & community generated service performance scorecard
Help service providers to generate a self-evaluation score card	<ul style="list-style-type: none"> Hold a brainstorming session with service providers including the management and the staff to develop self-evaluation indicators. Ask the service providers to score each indicator and give reasons for the scores. Invite service providers to discuss and propose possible solutions. 	Service provider score card (self-evaluation)
Convene an interface meeting between community and service provider	<ul style="list-style-type: none"> Aided by the facilitators, each focus group presents its scores. Reasons for scores are discussed. Service providers react and give feedback. All participants discuss and potentially agree possible solutions. 	A consolidated score card & a joint action plan
Advocacy and follow-up	<ul style="list-style-type: none"> Document the process and record score card results in a brief, clear and easily understandable format. Disseminate results through the media and communities. Feed score card results into other policy and advocacy processes. Ensure the implementation and follow-up of the solutions. Take steps to institutionalise the process like for example by supporting community-based organisations and/or service providers to repeat the exercise on an annual or half yearly basis. 	Plan of action influences change in service delivery

Source: Pekkonen, A. (n.d.). *Community Score Cards*, CIVICUS, & Mwanza, J. and Ghambi, N. (n.d.)

Regarding its methodology, it is worth noting that the core feature of CSC is that it is basically a community-based and participatory tool. According to CARE Malawi (2013), it “is conducted at micro/local level and uses the community as the unit of analysis” (p.6). As far as CSC strategy is concerned, the same author posits that it “Generates information through focus group interactions and enables maximum participation of the local community” (p.6). This makes it therefore a qualitative tool, although some of its outputs are expressed in scores.

2.1.3. Advantages and disadvantages of CSC

Like for many other tools for planning, monitoring and evaluation, CSC has both advantages and shortcomings. Based on their field experience, CARE Malawi (2013) summarises major benefits and challenges of CSC as in Table 2.

Table 2: CSC advantages and disadvantages

Benefits	Challenges
It promotes dialogue and improves relationship with the service provider.	It requires time ¹
It facilitates a common understanding of issues and solutions to problems.	It can sometimes lead to conflict if not facilitated well.
It empowers service users leading to community monitoring of services and increased community ownership of services and projects.	
It facilitates accountability, transparency and responsibility from service providers.	
It clarifies the roles and responsibilities of the service user in service delivery.	
It promotes community participation and open dialogue and improves relationships with the service users.	It requires good facilitation skills ²
It can expose corrupt officials.	Sometimes individuals can be targeted (“finger-pointing”).
It can show the service provider how to be accountable and responsible.	It can raise expectations with the service users if not facilitated well ³
It is a tool that the service provider can use to monitor progress and service quality together with the community.	
It can improve the behavior of the service users which can assist in improved service delivery.	

Source: CARE Malawi (2013:8)

¹ Holding service providers accountable might be a new concept and therefore a difficult concept to understand and get accepted by communities and service providers

² It deals directly with issues of behavior and personalities and can be uncomfortable for those on the receiving end

³ Creating a demand that cannot be fulfilled by the service provider, need to balance between community demands and service providers’ ability to provide and how the two sides can support each other to improve services).

2.2. VISION 2020 UMURENGE PROGRAMME (VUP) AND THE FINANCIAL SERVICES

2.2.1. OVERVIEW OF VUP

The Government of Rwanda established the Vision 2020 Umurenge Programme (VUP) in 2007 and launched in 2008 as a flagship of the then Economic Development and Poverty Reduction Strategy (EDPRS). The latter had been launched in 2007 (Government of Rwanda, 2007; Local Administrative Entities Development Agency, LODA: 2018). The aim of this programme was to make a critical contribution to the Government of Rwanda's efforts to eradicate extreme poverty, malnutrition and promote socio-economic transformation by accelerating graduation from extreme poverty and strengthening household resilience (Local Administrative Entities Development Agency, LODA, 2018:4).

Since its inception the programme has been implemented by the Government of Rwanda through its decentralized system and in partnership with development partners and national non-governmental organisations (Government of Rwanda: 2007; Local Administrative Entities Development Agency, LODA: 2018).

Originally, VUP kicked off with three intervention components including, Public Works (PW), Financial Services (FS) and Direct Support (DS). According to the Government of Rwanda (2007: i-ii), the respective aims of these components are as follows:

- **Public works:** using community-based participatory approaches (e.g. Ubudehe) to build community assets and create off-farm employment infrastructure;
- **Financial services:** to tackle extreme poverty as well as to foster entrepreneurship and off-farm employment opportunities;
- **Direct support:** to improve access to social services or to provide for landless households with no members qualifying for public works or credit packages; such unconditional supports seek to expand health and education coverage as well as to encourage the development of "appropriate" skills, handicraft, or social service activities.

Later on, for the purpose of greater inclusivity and impact, the government of Rwanda through LODA restructured the VUP package into three major components with respective sub-components as in Table 3:

Table 3: Revised VUP package

Component	Sub-component	Description	Target group
Safety net	Direct Support (DS)	It provides unconditional monthly cash transfers	Extremely poor, severely labour-constrained households
	Nutrition Sensitive Direct Support (NSDS)	It provides income support to poor household and vulnerable pregnant women, new mothers and young children, allowing for adequate consumption and improved diet; and to	Extremely poor pregnant women and infants at risk of malnutrition

		incentivize uptake of key health and nutrition services and behaviour change	
	Expanded Public Works (ePWs)	It provides part-time (4-5 hours per day) multi-year, year-round employment	Moderately labour-constrained households.
	Classic Public Works (cPWs)	It provides short-term, temporary employment on community infrastructure projects	Extremely poor households with labour capacity.
Livelihood development	Asset Transfers,	It provides assets to extremely poor households (Ubudehe Category 1) that have participated in VUP public works in that financial year and have the potential to develop a sustainable livelihood.	extremely poor households (Ubudehe Category 1) that have participated in VUP public works in that financial year and have the potential to develop a sustainable livelihood
	Skills Development	It provides skills training to VUP beneficiaries and supports the household to develop a simple income generating project proposal which shall detail the training required	Any member of a household in Ubudehe Category 1 may apply to the VUP for technical or vocational skills training.
	Financial Services (FS)	A microcredit scheme that provided small loans at low interest rates to individuals or groups	individuals in extremely poor (Ubudehe Category 1) and vulnerable (Ubudehe Category 2) households.
Sensitization and Community Mobilization	Caseworker mechanism	A mechanism aimed at accelerating sustainable graduation from extreme poverty, It strengthens coordination of service delivery to extremely poor households through the delivery of sensitization and the establishment of referral pathways to other service providers (e.g. Community Health Workers, Farmer Facilitators, NCC 'Inshuti y'umuryango", etc.).	Poor and vulnerable households

Source: adapted from LODA (n.d.), Vision 2020 Umurenge Program (VUP) <https://loda.gov.rw/programs/vup/>

It is worth noting that in 2022, the above components saw a new restructuring. The latter provides that the VUP's intended outputs will be delivered through four main components including (i) the safety net component (ii) graduation component (iii) shock responsive component and (iv) sensitization and public communications. Table 4 depicts the new VUP structure.

Table 4: Current VUP components, subcomponents and schemes

	Component	Sub-components	Schemes
VUP	Safety Net Component	Direct income transfer	Old age grant
			Disability grant
			Child grant
		Public works	Classic public works
			Expanded public works
	Graduation Component	Skills development	
		Productive asset transfers	
		Financial Services	Micro credit
			Financial education
		Ubudehe Community Development Initiatives	Ubudehe community projects
	Ubudehe household projects		
	Shock Response Component	Shock responses strategies	Emergency cash transfers
			Livelihoods stimulus package
			Shock mitigation and response
Sensitization and Public Communications	Behaviour Change Communication		
	Sensitisation & Community Mobilisation		

Source: Adapted from LODA. (2022, p.16).

2.2.2. VUP-FS

The management and implementation of this scheme is governed by the ministerial instructions⁴ of 2019. This instruction specifies that district shall be responsible for the entire project cycle of the loan portfolio management, and that saving and credit cooperatives (SACCO) and other financial institutions shall serve as delivery mechanism of service providers (art. 1).

Furthermore, this instruction clarifies the target groups and eligibility criteria for financial service credit scheme.

- **Target groups for VUP-FS**

Article 4, paragraph 1 provides that “beneficiaries shall be drawn from vulnerable and poor households as individuals, groups and cooperatives. Special consideration shall be given to women and youth”. Paragraph 2 states that eligible beneficiaries shall be drawn from members of persons in the community who can work and priority will be given to those who are vulnerable and from poor households. In a similar vein, persons or household living slightly above the poverty line with risk of falling into extreme poverty

⁴ Ministerial Instructions No 0017 of 10/09/19 Determining the Management and Implementation of Vision 2020 Umurenge Programme Financial Services Credit Scheme

are also eligible for VUP-FS (paragraph 3). Nevertheless, severely disabled and other individuals who cannot work due to old and young age shall not be considered for this scheme (paragraph 3).

- **Eligibility and target groups for criteria to benefit from VUP-FS credit scheme**

As per the same ministerial instruction (art.4), FS credit scheme is meant for the following people:

1. Vulnerable and poor households as individuals, groups or cooperatives, with special consideration to women and youth
2. Members or persons in the community who can work and priority will be given to those in the community who are vulnerable and from poor households
3. However, those community members who can work due to old age or young age, or who are severely disabled shall not be eligible. People living slightly above the poverty line but who are likely to fall into extreme poverty are equally eligible.

As regards general requirements to benefit from VUP-FS loan, art 5 provides for the following:

1. Holding a bank account in SACCO or in another financial institution;
2. Groups and cooperatives should have worked together for at least three month prior to loan application;
3. People aged 65 and above shall not be eligible;
4. Loan/credits are issued to individuals, groups and cooperatives

In addition to the above, the same article also requires projects for funding to show the ability to:

1. Become a sustainable business capable of providing a livelihood for beneficiaries after the load has been repaid.
2. Repay the principal and interest within the agreed loan repayment period.

It is worth highlighting that the interest rate for loan under VUP-FS was placed at 2%. Furthermore, loans are not subject to any physical collaterals or mortgages (art.3, para. 3). Obviously, this is an important feature of this social protection scheme which makes it significantly different from other loans/credits given by SACCOs, micro-finance institutions and banks.

In a similar vein, the said ministerial instruction (art.5) specifies that loan applicants should show the ability to do the following:

1. Organize and manage a successful micro-business;
2. Properly manage the loan funds and those the micro-business will generate
3. Willingness to repay the loan
4. Groups and cooperatives should be working effectively together as groups or cooperatives.

To ensure that VUP FS- loan beneficiaries actually have relevant managerial skills for micro-businesses, the Government of Rwanda has provided for financial literacy intended for the former. Such a capacity building should be dispensed mainly by LODA and civil society organisations (CSOs) (art.9 and 11).

III. METHODOLOGY

This chapter provides an overview of the methodological approach to the actual CSC. It describes the CSC approach, population, sample size and sampling strategy, the data collection method, data collection arrangements, data analysis and report crafting. Last but not least, this section highlights ethical considerations that were taken into account during the CSC implementation.

3.1. STUDY APPROACH

As earlier described in the chapter on CSC process and methodology, CSC is basically a community-based and participatory tool that lies in a qualitative approach. The actual CSC also borrowed the same approach.

3.2. STUDY POPULATION, SAMPLE SIZE AND SAMPLING STRATEGY

As earlier stated in the scope of the study, the actual CSC covered 3 districts in which TI-RW operates. These include Nyamagabe, Nyabihu and Gicumbi. The study population included primarily beneficiaries of VUP-FS and service providers. For the sake of objective analysis, both defaulters and non-defaulters were considered. This allowed to explore different issues in as far as the compliance with loan repayment is concerned. Women and men were equally represented during the whole process of the score card. As far as the sample size is concerned, the CSC covered five (5) administrative sectors from each of the three districts. Sectors were randomly selected from the list of district sectors. All in all, 15 administrative sectors were considered for the actual CSC. At sector level FGDs were organized as in Table 5:

Table 5: Allocation of FGDs participants by CSC stages of data collection

	Participants	Number of participants
Developing input tracking matrix	Individual beneficiaries of VUP-FS	1 FGD in 5 sectors (6 people per FGD)
	VUP-FS management committee at sector level	1 FGD in 5 sectors (6 people per FGD)
Developing community score cards	VUP-FS beneficiaries	1 FGD in 5 sectors (6 individual people per FGD)
Developing a service provider self-evaluation scorecard	VUP-FS management committee at sector level	1 FGD in 5 sectors (6 people per FGD) ⁵
Interface meeting & action plan	VUP-FS beneficiaries	1 FGD in 5 sectors (6 individual people per FGD)
	VUP-FS management committee at sector level	1 FGD in 5 sectors (6 people)
Total		30 FGDs (180 participants)

⁵ Comprised of land officer, person in charge of social affairs, person in charge of cooperatives, person in charge of Business Development Fund (BDF), person in charge of finance and administration, accountant, veterinary and agronomist.

3.3. DATA COLLECTION METHODS

Advancing Partners & Communities (2018) argue that “To ensure that the scorecard is representative of the community and [service] providers, a focus group comprising individuals that represent the populations impacted by the scorecard should be convened” (p.7). For the purpose of the actual CSC, FGD was the core data collection method. It served in engaging both VUP-FS beneficiaries and VUP-FS providers to assess the performance and the quality of services provided under this social protection component. In order to facilitate the scoring process during the FGDs, flipcharts and markers were used.

3.4. FIELDWORK

It was earlier mentioned that this CSC went through 4 stages. These included (1) preparatory groundwork and research, (2) help community members generate a scorecard, (3) help service providers to generate a self-evaluation score card, (4) convene an interface meeting between community and service provider, and (5) advocacy and follow-up. The consultant with the support of TI-Rw staff facilitated FGDs with both VUP-FS beneficiaries and VUP-FS managers, as well as interface meetings. This exercise allowed generating all expected scorecards. As far as the advocacy and follow-up stage, this comes in later stage after reviewing and validating the CSC report. TI-Rw will be responsible for carrying out this task.

3.5. DATA ANALYSIS

The data analysis basically considered scores and ratios that were generated through the scoring process. At the initial phase of data collection, the two core categories of participants (VUP-FS beneficiaries and VUP-FS providers) separately identified and agreed on service entitlements and performance/quality indicators of VUP-FS. Later on, they embarked on self-assessment task whereby the state of actual entitlements were assessed against entitlements as provided for in the VUP-FS guidelines and procedures. This helped come up with ratios. Similarly, participants allocated scores to each performance indicator. Scores ranged from 1 (least performing) to 10 (best performing). The analysis exercise lied in computing ratios and scores form each sector and eventually coming up with aggregate ratios and scores for each district. These are presented in the form of tables.

As far as the analysis of the interface scores is concerned, it is worth mentioning that those scores from five (5) sectors of each district were examined against all indicators of the CSC. This exercise came up with aggregate scores for each sector and therefore provided an overall picture of the CSC for each district.

3.6. ETHICAL CONSIDERATIONS

Conducting a community scorecard on social protection programmes such VUP may involves ethical issues that are worth taking into account. Some measures were therefore taken to ensure the protection of respondents and abide by standard ethical considerations. First and foremost, efforts were made to ensure that everyone’s participation throughout the process is voluntary. In this regard, verbal informed consent was requested from participants. Similarly, confidentiality was granted to all participants in the reporting of scorecard. Obligation of confidentiality was clarified among ground rules during FGDs. All participants were therefore requested to abide by confidentiality duty even after the scorecard endeavours.

IV. PRESENTATION OF FINDINGS

This chapter presents the findings of the community scorecard conducted in three districts of Rwanda, namely Gicumbi, Nyabihu, and Nyamagabe. The community scorecard aimed to assess the effectiveness of the VUP-FS from the perspectives of both the beneficiaries and service providers. The specific objectives of the scorecard included collecting input and tracking with the community, conducting the scorecard with VUP-FS beneficiaries, conducting the scorecard with service providers, and organizing an interface meeting and action planning involving both the community and service providers. The chapter therefore focuses on VUP-performance indicators identified during input-tracking phase, scorecard with VUP-FS beneficiaries, scorecard with service providers, scorecard from interface meetings with VUP-FS beneficiaries and service providers. It also includes action plans action jointly developed by both sides to address gaps and challenges identified in the implementation of VUP-FS in their respective districts.

4.1. INDICATORS IDENTIFIED DURING INPUTS-TRACKING MEETINGS

Table 6 below summarizes performance indicators that participants identified during inputs-tracking meetings. The research team facilitated meetings during which participants identified and relevant indicators to be used during the data collection process.

Table 6: Community Scorecard Indicators

Indicator	Sub-Indicator
Meeting eligibility criteria	Ubudehe category
	Special consideration given to vulnerable women
	Special consideration given to vulnerable youth
	VUP beneficiaries of PW and DS
Requirements to benefit from VUP FS loan	Below 65 years
	Only income generating projects are acceptable
	Sustainability of business
	Ability to organize and manage a successful micro-business
	Eligibility to apply as a group
Ceiling amount	Eligibility to apply as cooperative
	Individual
VUP-FS	Group
	Cooperative
	Amount requested
	Amount received
	Time between request and approval
	Grace period
	Repayment period
	Timely loan disbursement
	Interest rate
Collaterals request	
	Technical assistance(capacity building)

	Monitoring of funded projects
Business management skills	Ability to initiate a project
	Project simple design
	Understanding the market
	Understanding the risk of the business
	Ability to mitigate the risk
Accounting skills	Ability to record and recognize the income earned
	Ability to trace/ track all expenditures
	Ability to calculate the profit
VUP-FS loan management	Clear and well defined selection criteria of beneficiaries
	Fairness in the selection of beneficiaries
	Amount of loan is sufficient to run a business and get profit
	Interest rate affordability
	Repayment period
	Repayment instalment
	Grace period
	Timely loan disbursement
	Technical assistance(capacity building)
	Monitoring of funded projects

Table 6 summarizes performance indicators that participants in this study identified during the input-tracking meetings for the community scorecard on VUP-FS (Vision 2020 Umurenge Program-Financial Services). The selection of indicators was mainly based on participants' knowledge of and experience with VUP-FS (either as beneficiaries or service providers) as well as their related concerns. All in all, seven (7) indicators and their respective sub-indicators were identified.

1. Meeting eligibility criteria

The participants emphasized the importance of meeting specific eligibility criteria such as Ubudehe categories, special consideration to be given to vulnerable women and vulnerable youth. Additionally, they recognized the importance of prioritizing beneficiaries of VUP-Public works (VUP-PW) and those of Direct support (DS).

2. Requirements to benefit from VUP-FS loan

The participants identified several key requirements for individuals to benefit from the VUP-FS loan. These included being below 65 years of age and having income-generating projects that are deemed acceptable. They also emphasized considering (potential) sustainability of the business and the ability to organize and manage a successful micro-business. The possibility to apply as a group or cooperative was also considered important.

3. Ceiling amount

Participants in the community scorecard equally deemed important to include the maximum loan amounts for individuals, groups, and cooperatives. This indicator ensures that the loan amounts provided are appropriate for the specific category of beneficiaries.

4. VUP-FS loan details

Various aspects of the VUP-FS loan were identified as performance indicators. These included the amount requested and received, the time between loan request and approval, the presence of a grace period, the repayment period, and the timely disbursement of loans. Participants also emphasized considering interest rate, collateral requirements, availability of technical assistance for capacity building, and monitoring of funded projects.

5. Business management skills

The participants in the actual community scorecard recognized the importance of including business management skills for loan beneficiaries, ability to initiate a project, design a simple project, understand the market as well as the ability to identify and mitigate business risks effectively.

6. Accounting skills

The participants highlighted the need for loan beneficiaries to possess accounting skills. Sub-indicators included the ability to record and recognize income earned, track expenditures, and calculate profits accurately.

7. VUP-FS loan management

In addition to the 6 indicators above, participants equally focused on sub-indicators related to loan management. These included the presence of clear and well-defined selection criteria for beneficiaries, fairness in the selection process, loan amounts sufficient to run a business and generate profit, affordability of interest rates, suitable repayment periods and installments, provision of a grace period, and timely disbursement of loans. Similarly, availability of technical assistance for capacity building and the monitoring of funded projects were also deemed essential for effective loan management.

Overall, the identified performance indicators reflect the participants' concerns and priorities regarding the eligibility criteria, loan requirements, loan details, business and accounting skills, and loan management within the VUP-FS program. These indicators served as a framework to assess and evaluate the program's effectiveness through the community scorecard approach.

4.2. Input-tracking matrix

This section assesses the extent to which VUP implementers observed VUP-FS guidelines. Table 7, 8 and 8 present ratios (entitlements minus actual entitlement status) as assessed by VUP-FS beneficiaries from Gicumbi, Nyabihu and Nyamagabe districts, respectively.

GICUMBI DISTRICT

Table 7: Self-Evaluation Scorecard – Gicumbi District

Indicator	Sub-Indicator	Ratio (entitlement minus actual status)				
		Byumba	Manyagiro	Mukarange	Shangasha	Rukomo
Meeting eligibility criteria	Ubudehe category	0%	0%	20%	0%	0%
	Women heading HH with caring responsibility	3%	5%	50%	0%	0%
	Youth with caring responsibilities	0%	0%	50%	0%	0%
	VUP beneficiaries of PW and DS	0%	0%	0%	0%	0%
Requirements to benefit from VUP FS loan	Below 65 years	0%	0%	0%	0%	0%
	Only income generating projects are acceptable	0%	0%	20%	0%	0%
	Sustainability of business	0%	0%	20%	0%	0%
	Ability to organize and manage a successful micro-business	0%	0%	0%	0%	0%
	Eligibility to apply as a group	0%	0%	15%	0%	0%
	Eligibility to apply as cooperative	N/A	N/A	0%	N/A	N/A
Ceiling amount	Individual loan	30%	50%	60%	50%	50%
	Group loan	N/A	50%	60%	50%	70%
	Cooperative loan	N/A	N/A	80%	N/A	N/A
VUP-FS	Amount requested	1%	0%	0%	0%	0%
	Amount received	1%	0%	0%	0%	0%
	Time between request and approval	0%	0%	0%	25%	0%
	Grace period	0%	0%	0%	0%	0%
	Repayment period	0%	0%	0%	0%	0%
	Timely loan disbursement	0%	0%	0%	55%	0%
	Interest rate	0%	0%	0%	0%	0%
	Collaterals request	0%	0%	0%	0%	0%
	Technical assistance(capacity building)	0%	0%	0%	0%	0%
	Monitoring of projects funded	0%	0%	0%	5%	0%

In Gicumbi District, VUP-FS demonstrates a generally high level of effectiveness across indicators. Meeting eligibility criteria, requirements for VUP FS loans, and loan disbursement processes show minimal differences between entitlements and actual status. The district performs well in terms of eligibility categories, with only minor variations in specific sub-indicators as follows.

Meeting eligibility criteria: The effectiveness of meeting eligibility criteria varies across sectors, particularly in the Ubudehe category. Byumba, Manyagiro, and Rukomo sectors demonstrate high

effectiveness, with a 0% difference, indicating that the criteria are consistently met in these areas. However, in Mukarange sector, there is a 20% difference, suggesting that the criterion was not fully met to some extent in this region. When it comes to women heading households with caring responsibility, Byumba and Manyagiro sectors perform well, showing a 3% and 5% difference, respectively, indicating high effectiveness. On the contrary, Mukarange sector lags behind significantly with a 50% difference, suggesting relatively poor performance in terms of women's inclusion.

Similarly, for youth with caring responsibilities, Byumba and Manyagiro sectors also demonstrate high effectiveness with a 0% difference, while Mukarange sector shows a 50% difference, indicating a relatively poor performance in meeting this specific criterion. It's worth noting that the indicator for VUP beneficiaries of PW (Public Works) and DS (Direct Support) is not applicable (N/A) in all sectors.

Requirements to benefit from VUP FS loan: To qualify for the VUP FS loan, specific requirements must be met. The age limit, which requires beneficiaries to be below 65 years old, is consistently met across all sectors with a 0% difference. For income-generating projects, Byumba, Manyagiro, and Rukomo sectors exhibit high effectiveness with a 0% difference, indicating that most projects meet the income-generating criteria. However, Mukarange sector shows a 20% difference, suggesting that some projects in that area may not fully meet this requirement. Similarly, the sustainability of businesses is highly effective in Byumba, Manyagiro, and Rukomo sectors, with a 0% difference, while Mukarange sector again shows a 20% difference, indicating some businesses may not be sustainable.

Regarding the ability to organize and manage a successful micro-business, all sectors demonstrate high effectiveness with a 0% difference. However, eligibility to apply as a group shows variations, with Byumba and Rukomo sectors having a 0% difference (high effectiveness), while Mukarange sector shows a 15% difference, suggesting that some groups in that sector may not meet the eligibility criteria.

Ceiling amount: The ceiling amount for individual loans shows some discrepancies across sectors. Byumba, Manyagiro, Rukomo, and Shangasha sectors have a 50% difference, indicating a moderate level of effectiveness in providing consistent loan amounts. However, Mukarange sector has a higher difference of 30%, suggesting potential inconsistencies in the loan amounts received by beneficiaries. Similarly, for group loans, Manyagiro, Rukomo, and Shangasha sectors show a 50% difference, indicating relatively poor effectiveness in maintaining consistent loan amounts. Mukarange sector again exhibits a higher difference of 60%, pointing to potential inconsistencies in loan amounts disbursed to groups.

VUP-FS: The VUP-FS program's performance in meeting beneficiaries' requested loan amounts varies across sectors. Byumba and Manyagiro sectors demonstrate high effectiveness, with a 1% difference, indicating that the beneficiaries' loan requests are almost entirely met. On the other hand, Mukarange, Shangasha, and Rukomo sectors have a 0% difference, implying that beneficiaries in these areas receive the exact amount they requested. In terms of the time between request and approval, Byumba, Manyagiro, and Rukomo sectors show a 0% difference, indicating timely approval of loan requests. However, there is a 25% difference in Mukarange, suggesting a delay in the approval process for some beneficiaries.

The indicators for grace period, repayment period, and interest rate have a 0% difference in all sectors, indicating that the VUP-FS program consistently provides these benefits to beneficiaries. When it comes

to timely loan disbursement, Byumba, Manyagiro, and Rukomo sectors have a 0% difference, indicating high effectiveness in disbursing loans on time. However, there is a 55% difference in Shangasha, suggesting potential delays in loan disbursement for beneficiaries in that area. The indicators for collaterals request, technical assistance (capacity building), and monitoring of projects funded also show high effectiveness in all sectors, with a 0% difference, indicating consistent implementation of these aspects of the program.

Overall, the VUP-FS program in Gicumbi District shows overall high effectiveness in meeting eligibility criteria, requirements for VUP-FS loans, individual loan ceiling amounts, and loan disbursement. However, there are some areas of improvement needed, particularly in ensuring eligibility criteria are consistently met for women and youth with caring responsibilities, as well as enhancing sustainability and income-generating criteria in some areas. Additionally, efforts can be made to reduce delays in the approval process in Mukarange and loan disbursement in Shangasha. Furthermore, the program demonstrates a strong foundation but can benefit from addressing the identified areas of improvement to further enhance its effectiveness.

NYABIHU DISTRICT

Table 8: Self-Evaluation Scorecard – Nyabihu District

Indicator	Sub-Indicator	Ratio (Entitlement minus actual status)				
		Mukamira	Jenda	Karago	Bigogwe	Kabatwa
Meeting eligibility criteria	Ubudehe category	25%	5%	30%	15%	25%
	Women heading HH with caring responsibility	70%	20%	30%	5%	10%
	Youth with caring responsibilities	85%	4%	100%	100%	10%
	VUP beneficiaries of PW and DS	15%	0%	10%	0%	0%
Requirements to benefit from VUP FS loan	Below 65 years	0%	0%	0%	0%	0%
	Only income generating projects are acceptable	5%	0%	0%	0%	0%
	Sustainability of business	15%	2%	5%	10%	0%
	Ability to organize and manage a successful micro-business	5%	10%	5%	15%	20%
	Eligibility to apply as a group	100%	0%	100%	0%	100%
	Eligibility to apply as cooperative	NA	NA	NA	NA	NA
Ceiling amount	Individual loan	0%	0%	0%	0%	0%
	Group loan	100%	100%	100%	0%	100%
	Cooperative loan	NA	NA	NA	NA	NA
VUP-FS	Amount requested	0%	0%	0%	0%	0%
	Amount received	5%	0%	5%	0%	0%
	Time between request and approval	55%	3%	0%	5%	0%
	Grace period	0%	5%	15%	0%	0%
	Repayment period	5%	20%	10%	15%	20%

	Timely loan disbursement	55%	3%	5%	5%	0%
	Interest rate	0%	0%	0%	0%	0%
	Collaterals request	0%	0%	0%	0%	0%
	Technical assistance(capacity building)	65%	70%	80%	80%	80%
	Monitoring of projects funded	80%	70%	80%	80%	80%

Nyabihu District reveals mixed effectiveness in different indicators. While eligibility criteria and certain requirements for VUP FS loans are met effectively, issues arise in the assessment of women heading households with caring responsibilities and youth with caring responsibilities. Additionally, there are discrepancies in the ceiling amounts for individual and group loans, which may require attention.

Meeting eligibility criteria: In the context of meeting eligibility criteria, different sectors show varying levels of effectiveness. Regarding Ubudehe category, it emerges that Mukamira, Karago, and Kabatwa sectors have relatively high differences of 25%, 30%, and 25% respectively. These differences suggest that a significant number of beneficiaries in those areas did not meet the eligibility criteria.

Conversely, Jenda and Bigogwe sectors exhibit lower differences of 5% and 15%, implying relatively higher effectiveness in meeting the criterion. Similarly, when considering women heading households with caring responsibility, Mukamira sector stands out with a high difference of 70%, indicating a substantial gap in meeting this eligibility criterion. In contrast, other sectors demonstrate lower differences ranging from 5% to 20%, suggesting relatively higher effectiveness in this aspect. The effectiveness of meeting eligibility criteria for youth with caring responsibilities also varies across sectors. Mukamira, Karago, and Bigogwe sectors have high differences of 85%, 100%, and 100% respectively, indicating that a significant number of youth in these sectors may not be included.

On the other hand, Jenda and Kabatwa sectors have lower differences of 4% and 10%, suggesting higher effectiveness in meeting this specific criterion. Regarding VUP beneficiaries of PW and DS, the differences range from 0% to 15%. This indicates that relatively high effectiveness in meeting the criteria across most sectors.

Requirements to benefit from VUP FS loan: For beneficiaries to benefit from the VUP FS loan, certain requirements must be met. The age limit criterion (below 65 years) is consistently met in all sectors with a 0% difference, implying consistent compliance with this requirement. The requirement that only income-generating projects are acceptable shows high effectiveness across most sectors, with differences ranging from 0% to 5%. This suggests that the majority of projects in these areas meet the income-generating criteria. The criterion for the sustainability of business also exhibits relatively high effectiveness, with differences ranging from 0% to 15% across most sectors, indicating efforts to promote sustainable businesses. In assessing the beneficiaries' ability to organize and manage a successful micro-business, most sectors show relatively high effectiveness with differences ranging from 5% to 20%. However, the eligibility to apply as a group and as a cooperative faces challenge in some sectors. Mukamira, Karago, and Kabatwa sectors have high differences of 100% for eligibility to apply as a group, indicating a significant gap in meeting this criterion. In contrast, Jenda sector shows a 0% difference, implying very high performance in this area. The eligibility to apply as a cooperative also presents a

challenge, as all sectors have a 100% difference, indicating a substantial gap in meeting this criterion across the board.

Ceiling amount: The ceiling amount for individual loans is consistently met across all sectors, with all of them showing a 0% difference, implying full compliance with the criterion. However, challenges arise in the case of group loans and cooperative loans. Mukamira, Karago, Jenda, and Kabatwa sectors have high differences of 100% for group loans, indicating a significant challenge in applying this criterion. In contrast, the data from Bigogwe sector suggests full compliance with this criterion. Similarly, for cooperative loans, all sectors have a 100% difference, indicating a substantial gap in meeting this criterion across the board.

VUP-FS: The VUP-FS program's performance in meeting beneficiaries' requested loan amounts is relatively high across all sectors, with differences ranging from 0% to 5%. This indicates high effectiveness in meeting the requested loan amounts consistently. However, potential delays in the approval process exist for some sectors. Mukamira sector shows a high difference of 55%, while other sectors show lower differences ranging from 0% to 5%, implying higher effectiveness in timely loan approvals. Aspects related to the grace period, repayment period, and interest rate are implemented effectively across all sectors, as indicated by differences ranging from 0% to 20%. However, timely loan disbursement presents challenges for some sectors. Mukamira and Jenda sectors have relatively high differences of 55%, suggesting potential delays in loan disbursement. In contrast, Jenda, Karago, Bigogwe, and Kabatwa sectors show lower differences ranging from 0% to 5%, suggesting higher effectiveness in this aspect. The collaterals request, technical assistance (capacity building), and monitoring of funded projects are areas that require improvement, as all sectors show high differences ranging from 65% to 80%, indicating challenges in implementing these aspects effectively.

Overall, the effectiveness of VUP-FS in Nyabihu District varies across indicators and sub-indicators. The study reveals that are areas of strength, such as meeting age requirements, accepting income-generating projects, and providing individual loans according to entitlement. However, there are areas that require attention and improvement, such as meeting eligibility criteria for certain groups (women, youth, and cooperative loans), assessing sustainability of businesses, and reducing delays in approval and loan disbursement. Additionally, there is a need to enhance collaterals request, technical assistance, and monitoring of funded projects.

By addressing these areas of improvement, VUP-FS can increase its effectiveness in Nyabihu District, ensuring that beneficiaries meet the eligibility criteria, receive timely loans, and receive adequate support to develop and sustain their micro-businesses.

NYAMAGABE DISTRICT

Table 9: Self-Evaluation Scorecard – Nyamagabe District

Indicator	Sub-Indicator	Ratio (Entitlement minus actual status)				
		Gasaka	Cyanika	Kibirizi	Tare	Kitabi
Meeting eligibility criteria	Ubudehe category	0%	0%	1%	0%	0%
	Women heading HH with caring responsibility	10%	0%	0%	0%	0%
	Youth with caring responsibilities	60%	0%	1%	0%	0%
	VUP beneficiaries of PW and DS	0%	0%	0%	0%	0%
Requirements to benefit from VUP FS loan	Below 65 years	0%	0%	0%	0%	0%
	Only income generating projects are acceptable	0%	0%	0%	0%	0%
	Sustainability of business	5%	0%	0%	0%	0%
	Ability to organize and manage a successful micro-business	30%	10%	1%	0%	15%
	Eligibility to apply as a group	N/A	N/A	N/A	N/A	N/A
	Eligibility to apply as cooperative	N/A	N/A	N/A	N/A	N/A
Ceiling amount	Individual loan	20%	40%	35%	2%	50%
	Group loan	N/A	N/A	N/A	N/A	N/A
	Cooperative loan	N/A	N/A	N/A	N/A	N/A
VUP-FS	Amount requested	0%	0%	0%	0%	0%
	Amount received	0%	5%	1%	1%	10%
	Time between request and approval	20%	2%	32%	0%	30%
	Grace period	20%	0%	35%	2%	40%
	Repayment period	0%	20%	0%	0%	45%
	Timely loan disbursement	0%	2%	35%	0%	45%
	Interest rate	0%	0%	0%	0%	0%
	Collaterals request	0%	0%	0%	0%	0%
	Technical assistance(capacity building)	40%	25%	35%	0%	60%
	Monitoring of projects funded	40%	2%	1%	0%	80%

Nyamagabe District demonstrates mixed effectiveness. Meeting eligibility criteria and adhering to specific requirements for VUP FS loans generally perform well. Nevertheless, there are challenges in assessing the sustainability of businesses and the ability to organize and manage successful micro-businesses, particularly in Gasaka, Kitabi and Kibirizi. Variations exist in the amount received, time between request and approval, grace period, and repayment period. Technical assistance and monitoring of projects funded also need improvement.

Meeting eligibility criteria: The effectiveness of meeting eligibility criteria varies across different aspects in Nyamagabe District. Regarding the consideration of the Ubudehe category, all sectors show a 0% difference, indicating high effectiveness in meeting the eligibility criteria. However, when focusing on women heading households with caring responsibilities, most sectors demonstrate 0% differences, implying high effectiveness, except for Gasaka sector, which has a 10% difference, suggesting that the criterion was not fully met to some extent. Similarly, for youth with caring responsibilities, Cyanika, Tare, Kitabi, and Kibirizi sectors show high levels of effectiveness with 0% differences, while Gasaka has a high difference of 60%, indicating that a significant number of youth with responsibilities may not be included in this sector. Regarding VUP beneficiaries of public works (PWs) and direct support (DS), all sectors show a 0% difference, indicating effectiveness in providing support to vulnerable groups in terms of both PWs and DS.

Requirements to benefit from VUP FS loan: The requirements to benefit from the VUP FS loan are largely met across all sectors. The age limit criterion (below 65 years) is consistently met, with all sectors recording a 0% difference, indicating full compliance with this requirement. Additionally, the requirement that only income-generating projects are acceptable is effectively adhered to, as all sectors show a 0% difference, which suggests high effectiveness in this aspect.

When it comes to assessing the sustainability of business, all sectors, except Gasaka, have 0% differences, implying high effectiveness in evaluating the sustainability of businesses. Gasaka sector records a 5% difference, which indicates relatively high but slightly lower effectiveness compared to other sectors. Concerning the ability to organize and manage a successful micro-business, it varies across sectors. Tare and Kibirizi sectors show almost no difference with 0% and 1% respectively, which suggests high levels of effectiveness. However, Gasaka, Kitabi, and Cyanika sectors have non-negligible differences of 30%, 15%, and 10%, which reveals potential challenges in considering beneficiaries' ability to organize and manage successful micro-businesses. The sub-indicators for eligibility to apply as a group and as a cooperative are marked as N/A, which indicates that they do not apply in Nyamagabe District.

Ceiling amount: The compliance with the ceiling amount for individual loans equally varies across sectors. For instance, Kitabi, Cyanika, Kibirizi, and Gasaka sectors have 50%, 40%, 35%, and 20% differences respectively, suggesting relatively limited effectiveness in complying with the ceiling amount for individual loans and hence the need for improvement. However, Tare sector stands out with the lowest difference of 2%, indicating high effectiveness in this area.

VUP-FS: The VUP-FS program's effectiveness in meeting beneficiaries' requested loan amounts is generally high across all sectors, with all of them showing a 0% difference. This indicates high effectiveness in meeting the requested loan amounts consistently. However, some sectors show slightly higher differences in the amount received. Gasaka, Tare, and Kibirizi sectors have small differences ranging from 0% to 1%, suggesting high effectiveness in receiving the entitled loan amounts. Cyanika and Kitabi show slightly higher differences of 5% and 10% respectively, indicating that there is room for improvement in complying with the entitled loan amounts in these sectors. The time between request and approval shows mixed results across sectors. Tare and Cyanika have small differences ranging from 0% to 2%, indicating high effectiveness. However, Kibirizi, Kitabi, and Gasaka sectors record higher

differences of 32%, 30%, and 20% respectively, suggesting potential delays in the approval process in these sectors. Similarly, aspects related to the grace period, repayment period, and timely loan disbursement also show mixed results. Cyanika and Tare sectors have 0% and 2% differences, indicating high compliance with the grace period. However, Kitabi, Kibirizi, and Gasaka sectors record higher differences (40%, 35%, and 20%), which suggests issues in observing the grace period.

Regarding the loan repayment period, Gasaka, Kibirizi, and Tare sectors have 0% differences, indicating full compliance, while Cyanika and Kitabi sectors have relatively higher differences ranging from 20% to 45% respectively, suggesting potential areas for improvement in abiding by the repayment period. Timely loan disbursement also presents challenges, as Gasaka and Tare sectors have 0% differences, while Cyanika has a 2% difference, indicating high compliance. However, Kibirizi and Kitabi sectors record higher differences ranging from 35% to 45%, implying delays in disbursing approved loans.

As for the interest rate and collaterals, all sectors show 0% differences, suggesting full compliance with these aspects across the board. However, technical assistance (capacity building) appears to be the most problematic aspect across sectors, except for Tare sector, which has a 0% difference. Other sectors, including Cyanika, Kibirizi, Gasaka, and Kitabi, record higher differences ranging from 25%, 35%, 40%, and 60% respectively, indicating gaps in building the capacities of VUP-FS beneficiaries in terms of technical assistance. Monitoring of projects funded through VUP-FS is also an area that requires attention, as Tare, Kibirizi, and Cyanika sectors have small differences (0%, 1%, and 2% respectively), suggesting high effectiveness. However, Kitabi and Gasaka sectors record relatively high differences (80% and 40% respectively), indicating critical issues in monitoring projects funded through VUP-FS in these sectors.

Overall, the effectiveness of VUP-FS in Nyamagabe District varies across different indicators and sub-indicators. While some areas demonstrate high effectiveness, such as meeting eligibility criteria based on Ubudehe category, age requirements, and income-generating project acceptability, there are areas that require attention and improvement.

The analysis reveals that there are challenges in meeting the eligibility criteria for women heading households with caring responsibilities and youth with caring responsibilities in Gasaka and Kibirizi. These areas may require targeted interventions to ensure that eligible beneficiaries can access VUP-FS support.

Assessing the sustainability of businesses and the ability to organize and manage successful micro-businesses also shows mixed results. While some sectors demonstrate effectiveness, such as Tare and Kitabi, Gasaka and Kibirizi exhibit higher differences. This suggests a need for enhanced evaluation processes and support for beneficiaries in those sectors to improve their business management skills and increase the sustainability of their enterprises.

Ceiling amounts for individual loans also show discrepancies, particularly in Gasaka and Cyanika sectors, which may require further attention to ensure equitable distribution of loan amounts among beneficiaries. In terms of the VUP-FS process, aspects such as the time between request and approval, grace period, repayment period, and timely loan disbursement show varying levels of effectiveness across the districts.

Gasaka, Cyanika, and Kitabi sectors demonstrate higher differences, indicating potential areas for improvement to expedite processes and ensure timely support to beneficiaries.

Furthermore, areas such as technical assistance (capacity building) and monitoring of projects funded show room for improvement across all districts, with varying differences. Strengthening these aspects would enhance the effectiveness of VUP-FS by providing beneficiaries with the necessary skills and resources to succeed in their businesses and ensuring proper oversight of funded projects.

To conclude, while VUP-FS in Nyamagabe District demonstrates effectiveness in certain sectors, there are challenges that need to be addressed to improve its overall effectiveness. By focusing on the identified areas of improvement, such as eligibility criteria, business sustainability, loan disbursement processes, and support services, VUP-FS can better serve the beneficiaries in Nyamagabe District and contribute to their economic empowerment and well-being.

PHASE 2: COMMUNITY SCORE CARD (BENEFICIARIES)

This round of community meetings brought together beneficiaries of VUP-FS (both individuals and groups) to assess three indicators including beneficiaries' business management skills, their accounting skills and VUP-FS loan management. Each indicator is assessed through a set of sub-indicators. Scores vary from 0 to 10 whereby 0 represents the lowest level of performance while 10 stands for the best performance situation.

GICUMBI DISTRICT

Table 10: Community scorecard (beneficiaries' perspective) – Gicumbi District

Indicator	Sub-indicator	Score (/10) per sector				
		Byumba	Manyagiro	Mukarange	Shangasha	Rukomo
Business management	Ability to initiate a Project	10/10	8/10	7/10	5/10	7/10
	Project simple design	5/10	7/10	4/10	4/10	5/10
	Understanding the market	8/10	9/10	8/10	8/10	4/10
	Understanding the risk of the business	7/10	7/10	5/10	4/10	5/10
	Ability to mitigate the risk	5/10	8/10	8/10	7/10	6/10
Accounting skills	Ability to record and recognize the income earned	5/10	6/10	3/10	4/10	5/10
	Ability to trace/ track all expenditures	5/10	6/10	3/10	4/10	5/10
	Ability to calculate the profit	5/10	6/10	3/10	4/10	5/10

VUP-FS loan management	Existence of clear and well-defined selection criteria of beneficiaries	9/10	10/10	10/10	10/10	10/10
	Fairness in the selection of beneficiaries	10/10	10/10	10/10	10/10	10/10
	Amount of loan is sufficient to run a business and get profit	8/10	5/10	3/10	4/10	5/10
	Interest rate affordability	10/10	10/10	10/10	10/10	10/10
	Repayment period	10/10	10/10	10/10	10/10	10/10
	Repayment instalments	10/10	10/10	10/10	10/10	10/10
	Grace period	10/10	10/10	10/10	10/10	10/10
	Timely loan disbursement	9/10	10/10	10/10	4/10	10/10
	Technical assistance (capacity building)	8/10	8/10	10/10	7/10	5/10
	Monitoring of projects funded	10/10	10/10	10/10	7/10	5/10

Table 10 shows the scorecard from VUP-FS beneficiaries' perspective on three indicators and their respective sub-indicators and across the five administrative sectors considered as follows.

Business Management: VUP-Financial Services (VUP-FS) has demonstrated strong performance in initiating projects across all sectors. Beneficiaries from Byumba sector are particularly satisfied, giving a perfect score of 10/10. Manyagiro and Rukomo sectors also perceive their ability to initiate projects positively, giving scores of 8/10 and 7/10, respectively. However, Mukarange and Shangasha sectors have slightly lower scores of 7/10 and 5/10, indicating gaps and hence a room for improvement in these areas.

The perception of the ability to design a simple project varies across sectors. Beneficiaries from Byumba and Manyagiro sectors feel relatively satisfied, giving scores of 7/10. Nevertheless, Mukarange and Rukomo sectors perceive their ability to design simple projects as moderate, giving scores of 5/10. Shangasha sector has the lowest score of 4/10, indicating the need for improvement in these three sectors.

Beneficiaries in the Manyagiro sector highly appreciate their understanding of the market, giving a score of 9/10. Byumba and Mukarange sectors also have positive views, providing scores of 8/10. Nonetheless, beneficiaries in the Shangasha sector perceive their understanding of the market to be relatively low, giving a score of 4/10, highlighting a potential area for improvement.

The perception of VUP-FS beneficiaries to understand their business risks is relatively consistent across sectors, with scores ranging from 4/10 to 7/10. Manyagiro sector beneficiaries give the highest score, while Shangasha sector beneficiaries have the lowest score, indicating potential gaps and hence room for improvement in risk management practices.

When it comes to the ability to mitigate risks, beneficiaries from Mukarange and Manyagiro sectors highly appreciate their ability, giving a score of 8/10. Beneficiaries from Rukomo and Shangasha sectors also

perceive their risk mitigation ability positively, providing scores ranging from 6/10 to 7/10. However, Rukomo sector gets the lowest score of 5/10, suggesting that beneficiaries from the latter three sectors feel that the ability to mitigate risks could be particularly improved.

Accounting Skills:

VUP-FS beneficiaries' ability to record and recognize income earned varies across sectors, with scores ranging from 3/10 to 6/10. Manyagi sector has the highest score (6/10), followed by Rukomo and Byumba sectors (5%). Mukarange and Shangasha sectors have the lowest scores (3% and 4% respectively), indicating the need for improvement in this aspect across all sectors.

Similarly, beneficiaries in all sectors give moderate scores ranging from 3/10 to 6/10 for their ability to trace and track expenditures, suggesting the need for building their capacity in this area.

The perception of beneficiaries' ability to calculate profit is consistent across sectors, with scores ranging from 3/10 to 6/10, indicating the need for building their capacity in this area.

VUP-FS Loan Management:

Beneficiaries in all sectors highly appreciate the existence of clear and well-defined selection criteria, giving scores of 9/10 or 10/10. The fairness in the selection of beneficiaries is highly regarded across all sectors, with perfect scores of 10/10.

The perception of the sufficiency of the loan amount varies among beneficiaries. VUP-FS beneficiaries from Byumba sector perceive the loan amounts to be highly sufficient, giving a score of 8/10. However, beneficiaries from other sectors give low scores. Manyagi and Rukomo scored 5/10 while the lowest scores are seen in Mukarange and Shangasha (3/10 and 4/10 respectively), indicating a need for improvement in these areas.

Beneficiaries in all sectors find the interest rates offered by VUP-FS to be affordable, giving perfect scores of 10/10. Similarly, beneficiaries across all sectors perceive the repayment period, repayment installments, and the provision of a grace period to be fair and reasonable, resulting in perfect scores of 10/10.

In terms of timely loan disbursement, many beneficiaries in Mukarange, Rukomo, and Byumba sectors perceive VUP-FS to be prompt, giving scores of 10/10 (for the former three sectors) and 9/10 (for the latter one) respectively. However, Shangasha sector beneficiaries feel that the timeliness of loan disbursement could be improved, giving a score of 4/10.

The provision of technical assistance by VUP-FS is highly appreciated in Byumba, Manyagi, and Mukarange sectors, where beneficiaries give scores of 8/10 (for the former sectors) and 10/10 (for the latter one), respectively. Shangasha and Rukomo sector beneficiaries perceive the assistance to be slightly lower, giving scores of 7/10 and 5/10, respectively, indicating potential areas for improvement in this aspect.

Finally, monitoring of projects funded by VUP-FS is highly appreciated in Byumba, Manyagiro, and Mukarange sectors, with beneficiaries giving perfect scores of 10/10. Shangasha and Rukomo sector beneficiaries feel that the monitoring could be improved, giving scores of 7/10 and 5/10, respectively.

Overall, VUP-FS in Gicumbi district receives a positive assessment from beneficiaries across different sectors. The ability to initiate projects, clear selection criteria, fairness in beneficiary selection, interest rate affordability, repayment terms, and technical assistance are among the areas where VUP-FS. However, there are areas of improvement in ability to design simple projects, market understanding, risk mitigation, accounting skills, loan amount sufficiency, timely loan disbursement, and project monitoring, as indicated by varying scores from beneficiaries in different sectors. These areas could be targeted for further enhancement and improvement to provide even better services and support to the beneficiaries in Gicumbi District. Table 11 depicts VUP-FS scorecard from a service providers' perspective.

Table 11: Community scorecard (service providers' perspective) – Gicumbi District

Indicator	Sub-indicator	Score				
		Byumba	Manyagiro	Mukarange	Shangasha	Rukomo
Business management	Ability to initiate a Project	6/10	8/10	7.5/10	8/10	6/10
	Project simple design	4/10	6/10	5/10	7/10	4/10
	Understanding the market	8/10	10/10	8/10	8/10	7/10
	Understanding the risk of the business	6/10	7/10	5/10	7/10	5/10
	Ability to mitigate the risk	5/10	9/10	6/10	7/10	5/10
Accounting skills	Ability to record and recognize the income earned	3/10	5/10	5/10	5/10	5/10
	Ability to trace/ track all expenditures	3/10	5/10	5/10	5/10	5/10
	Ability to calculate the profit	3/10	5/10	5/10	5/10	5/10
VUP-FS loan management	Existence of clear and well-defined selection criteria of beneficiaries	7/10	10/10	6/10	9/10	5/10
	Fairness in the selection of beneficiaries	10/10	10/10	9/10	10/10	9/10
	Amount of loan is sufficient to run a business and get profit	7/10	5/10	6/10	6/10	5/10
	Interest rate affordability	10/10	10/10	10/10	10/10	10/10
	Repayment period	10/10	10/10	10/10	10/10	10/10
	Repayment instalments	10/10	10/10	10/10	10/10	10/10
	Grace period	10/10	10/10	10/10	10/10	10/10
	Timely loan disbursement	10/10	10/10	10/10	10/10	7/10
	Technical assistance (capacity building)	5/10	7/10	7/10	7/10	6/10
Monitoring of projects funded	10/10	7/10	7/10	7/10	6/10	

Table 11 shows the scorecard from VUP-FS providers' perspective on three indicators and their respective sub-indicators and across the five administrative sectors considered as follows.

Business Management:

The ability of VUP-Financial Services (VUP-FS) beneficiaries to initiate projects across the five sectors generally varies from moderate to high, as indicated by scores ranging from 6/10 to 8/10. Manyagi and Shangasha sectors have the highest scores (8/10), followed by Mukarange (7.5/10), while Byumba and Rukomo scored lower (6/10), suggesting a need for improvement, especially in the latter three sectors.

Regarding project design, there are varying levels of VUP-FS beneficiaries' ability to design simple projects across sectors, with scores ranging from 4/10 to 7/10. Shangasha scored 7/10, followed by Mukarange (6/10), and Manyagi (5/10), while Byumba and Rukomo scored 4/10 each. Beneficiaries generally rated their understanding of the market quite positively, with scores ranging from 8/10 to 10/10, indicating a high level of understanding. When it comes to understanding the risk of the business, scores given by VUP-FS providers ranged from 5/10 to 7/10, suggesting a moderate level of understanding among the beneficiaries.

The ability to mitigate risks associated with business projects received scores ranging from 5/10 to 9/10, which suggests a moderate to high ability to mitigate risks. Manyagi and Shangasha scored higher (9/10 and 7/10) than other sectors, while the lowest scores were observed in Byumba, Rukomo (5/10), and Mukarange (6/10), which indicates important gaps and hence the need for improvement. .

Accounting Skills:

Across sectors, VUP-FS beneficiaries' ability to record and recognize income earned is relatively low to moderate, with scores ranging from 3/10 to 5/10. This suggests a relatively low to moderate ability to record and recognize income among VUP-FS beneficiaries. Similarly, when it comes to beneficiaries' ability to trace and track expenditures, the sub-indicator scored 5/10 indicating a moderate ability in this area. The ability to calculate profits also received a moderate score of 5/10 across the board. The ability to calculate the profit, the service providers scored it 5/10 across the board, suggesting a moderate ability to calculate profits. It is worth noting that this sub-indicator (accounting skills) equally scores from moderate to low in the VUP-FS beneficiaries' scorecard (see Table 9)

VUP-FS Loan Management:

Service providers rated the existence of clear and well-defined selection criteria of beneficiaries with scores ranging from 6/10 to 10/10, indicating varying levels of clarity in beneficiary selection criteria. Service providers in Shangasha, Manyagi, and Byumba sectors rated this sub-indicator quite positively with 10/10, 9/10, and 7/10, while it scored moderately in Mukarange and Rukomo. The fairness in the selection of beneficiaries was consistently rated high, with scores ranging from 9/10 to 10/10, which suggests a fair selection process.

The satisfaction with the amount of loan provided to run a business and generate profit varied among service providers, with scores ranging from 5/10 to 7/10, which indicates a moderate level of satisfaction.

Unlike the preceding sub-indicator, the affordability of interest rates received unanimous praise from service providers, with scores of 10/10, indicating high satisfaction. Similarly, service providers consistently rated the repayment period and repayment instalments as 10/10, indicating satisfaction with these aspects. It is the same for the provision of a grace period which was rated by service providers, scoring a perfect 10/10 across the board. Service providers consistently rated timely loan disbursement highly, with most sectors giving it a score of 10/10, suggesting effective and prompt loan disbursement.

Regarding technical assistance (capacity building), service providers' scores ranged from 5/10 to 7/10, indicating a moderate level of satisfaction. Manyagiro, Mukarange, and Shangasha recorded the highest scores (7/10 for each), while Rukomo and Byumba scored 6/10 and 5/10, respectively. Finally, the effectiveness of monitoring funded projects varied among service providers, with scores ranging from 6/10 to 10/10, suggesting differing levels of effectiveness in this area.

Overall, the performance of VUP-Financial services in Gicumbi district, as assessed by service providers, shows a mixed picture. While there are areas of strength, such as understanding the market, fairness in beneficiary selection, and loan management aspects like interest rate affordability and repayment terms, there are also areas that need improvement, such as project design, accounting skills, and technical assistance. Lowest scores are consistently observed in Byumba and Rukomo sectors. These findings provide valuable insights for further enhancing the effectiveness of VUP-FS in Gicumbi district.

The service providers generally view VUP-FS beneficiaries as showing a moderate to high level of ability to initiate projects and understand the market, indicating a good foundation for business management. However, there is room for improvement in project design and understanding the risk of the business, as the scores in these areas are relatively lower.

Regarding accounting skills, the VUP-FS providers' scores suggest that beneficiaries exhibit a moderate ability to record and recognize income, trace expenditures, and calculate profit. Strengthening their accounting skills could contribute to better financial management and decision-making.

In terms of VUP-FS loan management, the service providers generally appreciate the selection criteria and fairness in beneficiary selection. However, there is some variation in the satisfaction with loan amounts, with some districts indicating that the amounts provided may not be sufficient to run a business and generate profit. This aspect may need further evaluation and adjustment to meet the diverse needs of beneficiaries.

On a positive note, the service providers highly commend the interest rate affordability, repayment period, repayment installments, grace period, and timely loan disbursement. These factors contribute to the overall satisfaction and ease of loan management for the beneficiaries.

In terms of technical assistance and monitoring, the service providers have indicated varying levels of satisfaction. While some sectors express higher levels of contentment, others suggest room for

improvement in providing effective technical assistance and monitoring of funded projects. Strengthening these areas can enhance the success and sustainability of the businesses supported by VUP-Financial services.

Overall, the assessment by service providers highlights both strengths and areas for improvement in the performance of VUP-Financial services in Gicumbi district. The findings serve as valuable feedback to optimize business management, enhance accounting skills, refine loan management processes, and improve technical assistance and monitoring efforts. By addressing these areas, VUP-FS can further empower beneficiaries, help them overcome poverty and contribute to the socioeconomic development of the district and the country at large.

NYABIHU DISTRICT

Table 12: Community scorecard (beneficiaries' perspective) – Nyabihu District

Indicator	Sub-indicator	Score (/10) per sector				
		Mukamira	Jenda	Karago	Bigogwe	Kabatwa
Business management	Ability to initiate a Project	8/10	5/10	8/10	8/10	7/10
	Project simple design	6/10	4/10	5/10	5/10	5/10
	Understanding the market	9/10	8/10	9/10	10/10	8/10
	Understanding the risk of the business	6/10	8/10	7/10	7/10	6/10
	Ability to mitigate the risk	5/10	8/10	6/10	5/10	6/10
Accounting skills	Ability to record and recognize the income earned	4/10	5/10	5/10	3/10	4/10
	Ability to trace/ track all expenditures	4/10	5/10	5/10	3/10	4/10
	Ability to calculate the profit	4/10	5/10	5/10	3/10	4/10
VUP-FS loan management	Existence of clear and well-defined selection criteria of beneficiaries	5/10	8/10	5/10	8/10	8/10
	Fairness in the selection of beneficiaries	5/10	8/10	5/10	9/10	8/10
	Amount of loan is sufficient to run a business and get profit	5/10	6/10	5/10	5/10	5/10
	Interest rate affordability	10/10	10/10	10/10	10/10	10/10
	Repayment period	8/10	7/10	8/10	8/10	8/10
	Repayment instalments	9/10	7/10	5/10	10/10	8/10
	Grace period	9/10	9/10	2/10	10/10	8/10
	Timely loan disbursement	4/10	9/10	10/10	9/10	9/10
	Technical assistance (capacity building)	4/10	3/10	2/10	4/10	2/10
Monitoring of projects funded	4/10	3/10	2/10	3/10	2/10	

Table 12 outlines the effectiveness of VUP-FS in Nyabihu District, as assessed by VUP-FS beneficiaries. This effectiveness varies across indicators and sectors described below.

Business Management:

The ability to initiate a project received relatively high scores across most sectors. Mukamira, Karago, and Bigogwe sectors scored a high 8/10 each, indicating a strong ability to initiate projects. However, Kabatwa and Jenda sectors scored lower with 7/10 and 5/10, respectively, suggesting a need for improvement in project initiation.

Scores for the sub-indicator "Project simple design" ranged from 4/10 to 6/10 across all sectors, indicating room for improvement in developing simpler project designs.

Beneficiaries from all sectors highly appreciated their ability to understand the market for their business. Bigogwe sector scored the highest with a perfect 10/10, demonstrating a strong understanding of the market. Other sectors also received relatively high scores, ranging from 8/10 to 9/10, indicating good market awareness overall.

The scorecard revealed a relatively high level of beneficiaries' ability to understand potential risks surrounding their businesses. Jenda sector scored the highest with 8/10, followed closely by Mukamira and Bigogwe sectors. Karago and Kabatwa sectors scored lower (from 6% to 7%), suggesting a need to enhance risk understanding in these areas.

Scores for the ability to mitigate risks ranged from 5/10 to 8/10, with Jenda sector receiving the highest score. Improvement is needed in the ability to mitigate risks in sectors such as Mukamira and Karago.

Accounting Skills:

The ability to record and recognize the income earned received scores ranging from 3/10 to 5/10 across sectors, indicating a need for improvement in recording and recognizing income earned. Similar to the previous sub-indicator, scores for the ability to trace/track all expenditures ranged from 3/10 to 5/10, suggesting the need for better tracking of expenditures. The ability to calculate profits equally showed consistent scores across sectors, ranging from 3/10 to 5/10, which indicates room for improvement in profit calculation skills.

VUP-FS Loan Management:

Scores for the sub-indicator on existence of clear and well-defined selection criteria of beneficiaries ranged from 5/10 to 8/10, with Karago and Mukamira sectors scoring the lowest (5/10) and Jenda, Kabatwa, and Bigogwe scoring the highest (8/10). Enhancing the clarity and definition of beneficiary selection criteria would benefit all sectors, especially those with the lowest scores.

With respect to fairness in the selection of beneficiaries, it was generally moderate to high, indicating fairness in beneficiary selection across most sectors. Bigogwe, Jenda, and Kabatwa recorded the highest

scores (9/10 for the former sector and 8/10 for the latter two sectors), indicating high satisfaction with the selection of beneficiaries. Both Mukamira and Karago sectors scored the lowest (5/10 for each), suggesting moderate satisfaction.

Concerning scores for the sufficiency of the loan amount to run a business and generate profit, they are relatively consistent across sectors, ranging from 5/10 to 6/10. This suggests the need to ensure that loan amounts are adequate for business operations and profitability.

As regards interest rate affordability, it scored high across all sectors, with the maximum score of 10/10. This indicates that interest rates are affordable for all beneficiaries.

Scores for the repayment period, repayment installments, and grace period varied across sectors but were generally moderate to high (7/10 to 10/10). This demonstrates favorable repayment conditions for beneficiaries. However, scores for the Karago sector suggest gaps in repayment installments and the grace period, which scored 5/10 and 2/10, respectively.

Scores for timely loan disbursement were generally high, varying from 9/10 to 10/10, which indicates that loans are disbursed in a timely manner to support beneficiaries' businesses. Nevertheless, Mukamira scored low (4/10), implying gaps in this aspect and calling for improvement.

Scores for technical assistance (capacity building) and monitoring of projects funded were relatively low across sectors, ranging from 2/10 to 4/10. This highlights the need for improved technical assistance and project monitoring to enhance the overall effectiveness of the program.

In conclusion, the Table 12 reveals variations in the performance of sectors across different indicators. While VUP-FS in Nyabihu District has shown strengths in certain areas such as market understanding, risk mitigation, fairness in beneficiary selection, interest rate affordability, and timely loan disbursement, there are areas that require attention and improvement. However, enhancing project design, accounting skills, loan sufficiency, technical assistance, and project monitoring would contribute to better outcomes for beneficiaries and the overall success of the social protection scheme. Collaborative efforts between service providers and beneficiaries can help address the identified areas of improvement.

It is worth noting that Mukamira sector generally performed well across multiple indicators, showcasing strong business management skills, understanding of the market, and selection criteria for beneficiaries. Bigogwe sector also demonstrated notable strengths in market understanding, interest rate affordability, and grace period. On the other hand, Jenda sector struggled with project initiation, accounting skills, and technical assistance, indicating the need for focused support in these areas. Policymakers should use these insights to develop targeted interventions that address the identified weaknesses and build upon the positive aspects. By focusing on enhancing beneficiaries' skills, promoting fairness and transparency, and implementing effective monitoring mechanisms, VUP-FS can become a more impactful and successful social protection component in Nyabihu District and beyond.

Table 13 presents the scorecard from a service providers' perspective.

Table 13: Community scorecard by service providers – Nyabihu District

Indicator	Sub-indicator	Score (/10) per sector				
		Mukamira	Jenda	Karago	Bigogwe	Kabatwa
Business management	Ability to initiate a Project	10/10	5/10	4/10	7/10	7/10
	Project simple design	6/10	3/10	4/10	4/10	3/10
	Understanding the market	9/10	8/10	8/10	5/10	9/10
	Understanding the risk of the business	10/10	8/10	7/10	7/10	9/10
	Ability to mitigate the risk	10/10	5/10	3/10	6/10	8/10
Accounting skills	Ability to record and recognize the income earned	3/10	2/10	4/10	3/10	3/10
	Ability to trace/ track all expenditures	3/10	2/10	4/10	3/10	3/10
	Ability to calculate the profit	3/10	2/10	4/10	3/10	3/10
VUP-FS loan management	Existence of clear and well-defined selection criteria of beneficiaries	10/10	8/10	8/10	6/10	7/10
	Fairness in the selection of beneficiaries	8/10	6/10	8/10	7/10	8/10
	Amount of loan is sufficient to run a business and get profit	3/10	5/10	5/10	5/10	3/10
	Interest rate affordability	10/10	10/10	10/10	10/10	10/10
	Repayment period	10/10	7/10	7/10	8/10	9/10
	Repayment instalments	10/10	10/10	7/10	9/10	9/10
	Grace period	10/10	9/10	9/10	8/10	10/10
	Timely loan disbursement	8/10	7/10	8/10	8/10	10/10
	Technical assistance (capacity building)	6/10	5/10	7/10	7/10	5/10
Monitoring of projects funded	8/10	5/10	7/10	8/10	5/10	

While Table 12 depicts the effectiveness of VUP-FS in Nyabihu District from beneficiaries’ perspective, Table 13 presents similar effectiveness for each indicator and sub-indicators as well as per sector, as assessed by service providers.

Business Management:

The ability to initiate a project showed a mixed picture across sectors. Mukamira received the highest score of 10/10, indicating a high level of effectiveness in project initiation. Bigogwe and Kabatwa also showed relatively good scores of 7/10. However, Jenda and Karago received lower scores ranging from 4/10 to 5/10, suggesting potential challenges in this aspect.

Scores for the sub-indicator "Ability to Design a Simple Project" revealed gaps in beneficiaries' ability to design projects across all sectors. Mukamira received a score of 6/10, indicating moderate effectiveness in project design. Jenda, Karago, Bigogwe, and Kabatwa showed lower scores ranging from 3/10 to 4/10.

Understanding the market scores appeared to be high across most sectors. Mukamira and Kabatwa, Karago and Jenda sectors received higher scores, ranging from 8/10 to 9/10, which indicates a good understanding of the market. However, Bigogwe sector scored the lowest (5/10).

The understanding of the risk of the business scores across all sectors suggested a relatively high understanding of business risks. Mukamira received the highest score of 10/10, indicating an effective understanding of business risks. Jenda, Karago, Bigogwe, and Kabatwa showed scores ranging from 7/10 to 9/10.

Scores for the ability to mitigate the risk showed a mixed picture. Scores ranged from 3/10 to 10/10. Mukamira and Kabatwa sectors received the highest scores of 10/10 and 8/10, respectively, indicating a high ability to mitigate business-related risks. Jenda and Bigogwe sectors showed relatively moderate scores of 5/10 and 6/10, respectively, while Karago received the lowest score of 3/10. This highlights the need for improvement in terms of capacity building for VUP-FS beneficiaries.

Accounting Skills:

The ability to record and recognize the income earned, to track all expenditures, and calculate the profit poorly scored across sectors, with scores ranging from 2/10 to 4/10. This finding suggests beneficiaries' gaps in basic accounting skills/literacy and therefore calls for capacity building in this respect.

VUP-FS Loan Management:

Scores for the existence of clear and well-defined selection criteria of beneficiaries ranged from 5/10 to 8/10, with Mukamira, Jenda, and Karago receiving the highest score of 10/10 for the former and 8/10 for the latter two sectors, indicating the existence of clear and well-defined selection criteria of beneficiaries. Bigogwe and Kabatwa showed lower scores ranging from 6/10 to 7/10.

The fairness in the selection of beneficiaries had relatively high scores across sectors. Mukamira, Karago, Kabatwa, and Bigogwe received scores ranging from 7/10 to 8/10, indicating fairness in beneficiary selection. Jenda received the lowest score of 6/10. While the finding suggests a relatively high level of satisfaction with fairness in the selection of VUP-FS beneficiaries, there is also a room for improvement, especially in Jenda and Bigogwe sectors.

Scores for the sufficiency of the loan amount to run a business and generate profit were relatively consistent across three sectors and low in two other sectors. Overall, scores ranged from 3/10 to 5/10, indicating gaps in providing sufficient loan amounts.

All sectors received a perfect score of 10/10 for interest rate affordability, indicating that VUP-FS providers consider the interest rates as affordable.

Scores for the repayment period and repayment installments ranged from 7/10 to 10/10, which revealed relatively high satisfaction with loan repayment period and installments. However, there is still a room for improvement, especially in Jenda and Karago sectors.

Scores for the grace period suggested relatively high satisfaction with the grace period for loan repayment. They varied between 8/10 and 10/10. Mukamira, Karago, Bigogwe, and Kabatwa received scores ranging from 9/10 to 10/10, indicating the provision of a grace period before loan repayment begins. Jenda received a slightly lower score of 8/10.

The assessment revealed relatively high satisfaction with the loan disbursement process, with scores varying between 7/10 and 10/10. Mukamira, Bigogwe, Karago, and Kabatwa received the highest scores of 8/10 and 10/10, while Jenda showed the lowest score of 7/10, which indicates timely loan disbursement. However, there is a room for improvement in this respect.

Scores for technical assistance (capacity building) and monitoring of projects funded revealed relatively moderate to high satisfaction with the provision of capacity building and the monitoring of VUP-FS funded projects. They ranged from 5/10 to 8/10. The lowest scores (5/10) were observed in Jenda and Kabatwa, while Karago, Bigogwe, and Mukamira scored the highest.

Overall, the effectiveness of VUP-FS in Nyabihu District varies across different indicators and sub-indicators. While Mukamira demonstrates strengths in various aspects, such as business management, understanding the market, and loan management, other areas, such as accounting skills and technical assistance, require improvement. Jenda, Karago, Bigogwe, and Kabatwa show potential for enhancement in several areas, including project design, accounting skills, and project monitoring. To enhance the overall effectiveness of VUP-FS in Nyabihu District, efforts should be directed towards improving accounting skills, providing adequate technical assistance and training, and strengthening project design and monitoring. By addressing these areas, VUP-FS can better support beneficiaries in Nyabihu District, improve their business management capabilities, and increase the overall effectiveness and impact of the program in promoting economic growth and poverty reduction. These findings underscore the importance of ongoing monitoring and evaluation to identify progress and challenges in the implementation of the Vision 2020 Umurenge Programme's Financial Services Pillar (VUP-FS). With targeted interventions and a focus on capacity-building, Rwanda can strive towards greater financial inclusion, community empowerment, and sustainable development for all its citizens.

Table 14 and 15 outline the effectiveness of VUP-FS in Nyabagabe district from beneficiaries and service providers' perspectives.

NYAMAGABE DISTRICT

Table 14: Community scorecard from VUP-FS beneficiaries' perspective – Nyamagabe District

Indicator	Sub-indicator	Score (/10) per sector				
		Gasaka	Cyanika	Kibirizi	Tare	Kitabi
Business management	Ability to initiate a Project	9.5/10	6/10	6/10	8/10	4/10
	Project simple design	8.5/10	5/10	7.5/10	8/10	4/10
	Understanding the market	8/10	5/10	7.5/10	9.5/10	7/10
	Understanding the risk of the business	7.5/10	4/10	7/10	8/10	5/10
	Ability to mitigate the risk	6.5/10	5/10	7.5/10	8/10	3/10
Accounting skills	Ability to record and recognize the income earned	4/10	3/10	7.5/10	8/10	5/10
	Ability to trace/ track all expenditures	4/10	3/10	7.5/10	8/10	5/10
	Ability to calculate the profit	4/10	3/10	7.5/10	8/10	4/10
VUP-FS loan management	Existence of clear and well-defined selection criteria of beneficiaries	9/10	10/10	9.5/10	10/10	9/10
	Fairness in the selection of beneficiaries	9/10	10/10	9/10	10/10	9/10
	Amount of loan is sufficient to run a business and get profit	8.5/10	10/10	7/10	6/10	5/10
	Interest rate affordability	10/10	10/10	10/10	10/10	10/10
	Repayment period	10/10	10/10	10/10	9/10	7/10
	Repayment instalments	10/10	10/10	7.5/10	9/10	9/10
	Grace period	8/10	10/10	6/10	8.5/10	5/10
	Timely loan disbursement	10/10	10/10	6.5/10	9/10	4/10
	Technical assistance (capacity building)	6.5/10	5/10	6/10	7.5/10	4/10
	Monitoring of projects funded	6/10	5.5/10	8/10	7/10	3/10

Table 14 shows effectiveness of VUP-Financial Services (VUP-FS) in Nyamagabe district, as assessed by VUP-FS beneficiaries. Effectiveness varies across indicators and sectors. Scores consistently suggest mixed results for some indicators and sub-indicators as well as in some sectors as described below.

Business Management:

The ability to initiate a project shows a mixed picture across sectors. Scores range from 4/10 to 9.5%. Gasaka and Tare sectors receive the highest scores of 9.5/10 and 8/10, respectively, which indicates a high level of beneficiaries' ability to initiate projects. Both Cyanika and Kibirizi sectors also show relatively

moderate scores of 6/10, while the Kitabi sector receives the lowest score of 4/10, which suggests potential challenges and hence need for improvement in this aspect.

Similarly, the ability to design a simple project shows mixed results, with scores ranging from 4/10 to 8.5/10. Gasaka and Tare have the highest scores of 8.5/10 and 8/10, respectively, indicating a high level of beneficiaries' capacity to design simple projects. However, Cyanika and Kitabi scored the lowest (5/10 and 4/10, respectively), implying potential gaps in this respect.

Regarding the beneficiaries' understanding of the market, scores suggest relatively high beneficiaries' ability to understand the market. Gasaka and Tare sectors receive the highest scores of 8/10 and 9.5/10, respectively, indicating a good understanding of the market. Kibirizi and Kitabi also show relatively good scores ranging from 7/10 to 8/10. However, Cyanika receives a lower score of 5/10, suggesting room for improvement in this aspect.

With respect to understanding the risk of the business, this sub-indicator also shows mixed results. While Kibizi, Gasaka, and Tare receive relatively high scores of 7/10, 7.5/10, and 8/10, respectively, Cyanika and Kitabi show lower scores ranging from 4/10 to 5/10. These scores indicate a room for improvement in most sectors.

Furthermore, the ability to mitigate the risk similarly exhibits mixed results. Gasaka and Kibirizi receive relatively higher scores of 6.5/10 and 7.5/10, respectively. Scores range from 3/10 to 8/10, with Kibirizi and Tare sectors receiving the highest scores of 7.5/10 and 8/10, respectively, while Kitabi and Cyanika sectors scored the lowest (3/10 and 5/10, respectively). This indicates potential gaps in this aspect, mostly in the latter two sectors and calls for remedial measures.

Accounting Skills:

Scores for the ability to record and recognize the income earned are relatively high in two sectors, while they vary between low and moderate in other sectors. Kibirizi and Tare sectors scored the highest (7.5/10 and 8/10, respectively), indicating a high ability to record and recognize the income. However, Cyanika, Kitabi, and Gasaka receive the lowest scores ranging from 3/10 to 5/10, which suggests a room for improvement.

The ability to trace/track all expenditures and to calculate the profit shows almost the same pattern as the preceding sub-indicators. Scores consistently vary across sectors. It is worth noting that this indicator (accounting skills) scored poorer than other indicators.

VUP-FS Loan Management:

Scores for the existence of clear and well-defined selection criteria of beneficiaries ranged from 9/10 to 10/10, which demonstrates effective selection criteria across all sectors. Similarly, fairness in the selection of beneficiaries received high scores, with all sectors scoring 9/10 or 10/10. This indicates high level of satisfaction with fairness in beneficiary selection.

Concerning the sufficiency of the loan amount to run a business and generate profit, the study showed mixed scores suggesting a relatively high level of satisfaction with loan amounts and profit received. Scores range from 5/10 to 10/10, with Cyanika and Gasaka receiving relatively the highest scores of 8.5/10 and 10/10, respectively. Kitabi and Tare show lower scores ranging from 5/10 to 6/10, which implies potential gaps and hence calls for improvement. Nonetheless, all sectors received scores of 10/10 for interest rate affordability, indicating that VUP-FS beneficiaries consider the interest rates as affordable.

Scores for the repayment period and repayment installments reveal a relatively high level of beneficiaries' satisfaction. Gasaka, Cyanika, and Kibirizi receive scores of 10/10 in terms of the repayment period, indicating an effective and appropriate timeframe for loan repayment. Kitabi and Tare also receive relatively high scores ranging from 7/10 to 9/10, respectively, suggesting effective repayment periods. Similarly, repayment installments are well-defined and manageable, with Gasaka, Cyanika, and Kibirizi sectors scoring 10/10, and Tare and Kibirizi scoring 9/10 and 7.5/10, respectively.

The provision of a grace period before loan repayment begins also received relatively high satisfaction scores. Gasaka, Cyanika, and Tare received scores ranging from 8/10 to 10/10. However, Kitabi receives a moderate score of 5/10, indicating potential room for improvement in this aspect.

As regards timely loan disbursement, it received relatively high scores, with Gasaka, Cyanika, and Tare receiving scores ranging from 9/10 to 10/10, indicating timely loan disbursement. Kibirizi and Kitabi receive lower scores of 4/10 and 6.5/10, suggesting potential delays in loan disbursement and calling for mitigation measures.

Moreover, scores for technical assistance (capacity building) and monitoring of projects funded revealed a relatively moderate level of satisfaction. Gasaka, Kibirizi, and Tare received scores ranging from 6/10 to 7.5/10, which indicates some level of effectiveness in providing technical assistance. Cyanika and Kitabi received lower scores ranging from 4/10 to 5/10. Overall, the findings reveal potential gaps in the provision of technical assistance to VUP-FS beneficiaries, suggesting a need for improvement in all sectors.

Similarly, the monitoring of projects funded showed mixed results, with Kibirizi receiving the highest score of 8/10, indicating effective monitoring of funded projects. Nevertheless, Gasaka, Cyanika, Tare, and Kitabi show scores ranging from 3/10 to 6/10, suggesting potential areas for improvement in project monitoring.

Overall, the effectiveness of VUP-FS in Nyamagabe District varies across different indicators and sub-indicators. The district demonstrates strengths in certain areas, such as clear selection criteria, fairness in beneficiary selection, affordable interest rates, and appropriate repayment periods. Gasaka and Tare show higher effectiveness in project initiation, understanding the market, and risk mitigation. However, there are areas that require improvement. Kitabi, in particular, shows lower effectiveness in business management skills, accounting skills, timely loan disbursement, technical assistance, and project monitoring. Cyanika and Kibirizi also show room for improvement in certain sub-indicators.

To enhance the overall effectiveness of VUP-FS in Nyamagabe District, attention should be given to improving accounting skills and providing adequate training and support in business management. Timely loan disbursement and technical assistance can be further improved to ensure beneficiaries receive the necessary support at the right time. Additionally, enhancing project monitoring and tracking of expenditures can help ensure the success and sustainability of funded projects.

By addressing these areas of improvement, VUP-FS can further empower beneficiaries in Nyamagabe District, strengthen their business skills, and increase the overall effectiveness and impact of the program in promoting economic growth and poverty reduction.

Table 15: Community scorecard by service providers – Nyamagabe District

Indicator	Sub-indicator	Score (/10) per sector				
		Gasaka	Cyanika	Kiirizi	Tare	Kitabi
Business management	Ability to initiate a Project	7/10	5/10	8/10	7/10	6/10
	Project simple design	8/10	4/10	8.5/10	5/10	6/10
	Understanding the market	7/10	4.5/10	9/10	6/10	9.5/10
	Understanding the risk of the business	5/10	7.5/10	7/10	7/10	6.5/10
	Ability to mitigate the risk	5/10	7.5/10	7/10	4/10	7.5/10
Accounting skills	Ability to record and recognize the income earned	4/10	4.5/10	5/10	6/10	5/10
	Ability to trace/ track all expenditures	4/10	4.5/10	5/10	6/10	5/10
	Ability to calculate the profit	5/10	4/10	5/10	6/10	5/10
VUP-FS loan management	Existence of clear and well-defined selection criteria of beneficiaries	8/10	7.5/10	9/10	9.5/10	10/10
	Fairness in the selection of beneficiaries	10/10	10/10	9/10	10/10	10/10
	Amount of loan is sufficient to run a business and get profit	5/10	10/10	7/10	8/10	8/10
	Interest rate affordability	10/10	10/10	10/10	10/10	10/10
	Repayment period	10/10	10/10	9/10	9/10	10/10
	Repayment instalments	7.5/10	10/10	9.5/10	9.5/10	10/10
	Grace period	7.5/10	8/10	N/A	8.5/10	10/10
	Timely loan disbursement	7.5/10	8/10	9/10	9.5/10	9/10
	Technical assistance (capacity building)	6/10	3.5/10	8.5/10	7.5/10	8/10
	Monitoring of projects funded	5/10	3.5/10	9/10	7/10	8/10

Table 15 depicts effectiveness of VUP-Financial Services (VUP-FS) in Nyamagabe district, as assessed by VUP-FS providers. Effectiveness varies across indicators and sectors. Like for Table 13, scores in 14

Table consistently suggest mixed results for some indicators and sub-indicators as well as in some sectors as described below.

Business Management:

The ability to initiate a project shows a relatively high level of effectiveness in three sectors and a relatively moderate effectiveness in two sectors. Gasaka, Tare, and Kibirizi receive scores ranging from 7/10 to 8/10, indicating a relatively high level of effectiveness in project initiation. Cyanika and Kitabi receive lower scores ranging from 5/10 to 6/10, which demonstrates a room for improvement in these sectors.

Similarly, the ability to design a simple project reveals a mixed picture. Gasaka and Kibirizi receive the highest scores of 8/10 and 8.5/10, respectively, which indicates sound skills in basic project design. However, Cyanika, Tare, and Kitabi show lower scores ranging from 4/10 to 6/10. This suggests potential room for improvement in these sectors.

Understanding the market scores also demonstrate a mixed result. Kibirizi and Kitabi receive the highest scores of 9/10 and 9.5/10, indicating a strong understanding of the market. Tare and Gasaka show relatively lower scores ranging from 6/10 to 7/10, implying relatively good effectiveness. However, Cyanika receives the lowest score of 4.5/10, which suggests a room for improvement, particularly in this sector.

Regarding understanding the risk of the business, Cyanika and Kibirizi receive relatively higher scores of 7.5/10, indicating effective understanding of business risks. Gasaka, Tare, and Kitabi show scores ranging from 5/10 to 6.5/10, which calls for improvement in these sectors.

The ability to mitigate the risk shows Kibirizi, Cyanika, and Kitabi receive the highest scores ranging from 7/10 to 7.5/10. This indicates relatively good skills in risk mitigation. However, scores in Tare and Gasaka range from low to moderate (4/10 and 5/10, respectively), suggesting a room for improvement in these sectors.

Accounting Skills:

Scores for the ability to record and recognize the income earned are relatively high in two sectors, while they vary between moderate to low in other sectors. Kibirizi receives the highest score of 6/10, indicating some effectiveness in recording and recognizing income. Gasaka, Cyanika, Tare, and Kitabi show scores ranging from 4/10 to 5/10. The scores across sectors suggest potential gaps and therefore call for critical improvement.

The ability to trace/track all expenditures and to calculate the profit paints a nearly similar picture of effectiveness in these indicators. Kibirizi and Tare receive the highest scores of 6/10, demonstrating moderate effectiveness in tracking expenditures. Gasaka, Cyanika, and Kitabi show scores ranging from 4/10 to 5/10. The need for improvement is observed across sectors.

Scores for the ability to calculate the profit show a similar pattern as the preceding sub-indicators. Gasaka, Kibirizi, Kitabi, and Tare receive relatively the highest scores ranging from 5/10 to 6/10, indicating moderate effectiveness in calculating profit. Cyanika shows the lowest score of 4/10. Scores from all sectors indicate a room for improvement.

VUP-FS Loan Management:

Scores suggest high effectiveness in setting and communicating criteria for the selection of VUP-FS beneficiaries. Scores across sectors range from 7.5/10 to 10/10. Kibirizi, Tare, and Kitabi sectors receive scores of 9/10, 9.5/10, and 10/10, respectively, indicating effective selection criteria. Gasaka, Cyanika show scores ranging from 7.5/10 to 8/10.

All sectors receive scores of 10/10 for fairness in the selection of beneficiaries, indicating a high level of satisfaction with the fairness in beneficiary selection.

Scores paint a relatively high service provider's satisfaction with loan amounts provided by VUP-FS. Kitabi, Tare, and Cyanika receive relatively higher scores ranging from 8/10 to 10/10. Gasaka and Kibirizi show lower scores ranging from 5/10 to 7/10, indicating some effectiveness but also highlighting the need for improvement.

Scores for interest rate affordability, repayment period, repayment installments, grace period, and timely loan disbursement range from 7.5/10 to 10/10, indicating effectiveness in these aspects of loan management. Gasaka, Cyanika, Kibirizi, Tare, and Kitabi demonstrate high scores, suggesting favorable interest rates, appropriate repayment periods, and sufficient grace periods. However, there is room for improvement, especially in Gasaka sector with regard to some aspects.

Regarding technical assistance (capacity building) and monitoring of projects funded, scores reveal mixed results. Kibirizi and Tare receive relatively higher scores of 8.5/10 and 7.5/10, respectively, indicating some effectiveness in providing technical assistance and monitoring projects. Gasaka, Cyanika, and Kitabi receive lower scores ranging from 3.5/10 to 6/10, highlighting the need for improvement.

Overall, from the perspective of VUP-FS providers, the effectiveness of VUP-FS in Nyamagabe District varies across different indicators and sub-indicators. While certain areas, such as loan management, fair selection of beneficiaries, interest rate affordability, and repayment conditions, demonstrate higher effectiveness, there are areas that require improvement. Accounting skills, technical assistance, and project monitoring show potential for enhancement. There is a high concurrence between beneficiaries and service providers' perspectives.

To enhance the overall effectiveness of VUP-FS in Nyamagabe District, attention should be given to improving business management skills, particularly in areas such as risk mitigation and accounting. Additionally, technical assistance and project monitoring should be strengthened to provide beneficiaries with the necessary support and ensure the success and sustainability of funded projects.

By addressing these areas of improvement, VUP-FS can better empower beneficiaries in Nyamagabe District, increase their business acumen, and enhance the overall effectiveness and impact of the program in promoting economic growth and poverty reduction.

PHASE 3: INTERFACE MEETING

In the theory of community scorecard process, Advancing Partners & Communities (2018) maintain that “once the scorecard is scored, community members and service providers convene in an “interface meeting” to share their scores with each other, identify and prioritize issues for improving services, and create an action plan for carrying out those improvements” (p.17). Interface meetings constitute a critical step and the development of a community scorecard given that they offer a precious opportunity for service users and service providers to meet, have a dialogue on a specific service of their interest, conduct a collective assessment on the basis of their respective scorecards, and eventually come up with a consensual scorecard. To that end, in the actual community scorecard, the research team brought together VUP-FS beneficiaries and service providers (at sector level) and generated sector scorecards that were later on consolidated in a district scorecard as presented in tables below.

GICUMBI DISTRICT

Table 16: Sector Interface Meetings – Gicumbi District

Indicator	Sub-indicator	Score (/10) per sector				
		Byumba	Manyagiro	Mukarange	Shangasha	Rukomo
Business management	Ability to initiate a Project	6	8	7	8	6
	Project simple design	5	7	4	6	4
	Understanding the market	8	9.5	8	8	7
	Understanding the risk of the business	6	7	5	6	5
	Ability to mitigate the risk	5	9	6	7	6
Accounting skills	Ability to record and recognize the income earned	3	5	3	5	5
	Ability to trace/ track all expenditures	3	5	3	5	5
	Ability to calculate the profit	3	5	3	5	5
VUP-FS loan management	Existence of clear and well-defined selection criteria of beneficiaries	8	10	6	9	7
	Fairness in the selection of beneficiaries	10	10	10	10	10
	Amount of loan is sufficient to run a business and get profit	6	5	4	5	5
	Interest rate affordability	10	10	10	10	10
	Repayment period	10	10	10	10	10

	Repayment instalment	10	10	10	10	10
	Grace period	10	10	10	10	10
	Timely loan disbursement	9	10	10	6	7
	Technical assistance (capacity building)	6	7	5	7	7
	Monitoring of projects funded	10	7	7	7	7

Based on the assessment conducted during the interface meeting between VUP-FS beneficiaries and service providers at sector level in Gicumbi district, Table 15 summarizes the resulting scorecard. The results show variations among indicators and sub-indicators as well as across sectors.

Business Management:

The sub-indicator on beneficiaries' ability to initiate a project shows a relatively high level of effectiveness in Manyagiro and Shangasha sectors, both scoring 8/10, followed by Mukarange with a score of 7/10. This indicates a strong ability among beneficiaries to initiate projects in these sectors. However, Byumba and Rukomo sectors scored 6/10, suggesting a moderate level of beneficiaries' ability and highlighting room for improvement in these areas.

Regarding the ability to design a simple project, scores paint a mixed picture. Manyagiro sector scored the highest with 7/10, implying a relatively high satisfaction with beneficiaries' ability to design a simple project. However, Byumba and Shangasha sectors received scores ranging from 5/10 to 6/10, indicating a moderate level of effectiveness. Rukomo and Mukarange sectors scored the lowest with 4/10, suggesting low effectiveness in this aspect. Overall, the data demonstrates potential gaps in all sectors and hence call for substantive improvement.

The understanding of the market shows a high level of effectiveness overall, with scores ranging from 7/10 in Rukomo Sector to 9.5/10 in Manyagiro sector. This demonstrates a strong understanding of the market among beneficiaries. In terms of understanding the risk of the business, scores across sectors range from 5/10 to 7/10, with Manyagiro Sector scoring the highest (7/10), while Rukomo and Mukarange score the lowest (5/10). This finding highlights the need for improvement in this particular aspect.

The ability to mitigate risk shows Manyagiro sector scoring the highest with 9 points (out of 10), indicating effective risk mitigation practices. However, Byumba, Mukarange, Shangasha, and Rukomo sectors scored between 5 and 7 points, suggesting room for improvement in these sectors

Accounting Skills:

The combined sub-indicators associated with accounting skills, such as the ability to record and recognize income earned, trace/track all expenditures, and calculate profit, reveal low to moderate effectiveness. Manyagiro and Shangasha sectors scored the highest with 5/10 each, while Byumba, Mukarange, and Rukomo sectors scored 3/10 each, indicating important gaps in this area and calling for improvement in all sectors.

VUP-FS Loan Management:

The existence of clear and well-defined selection criteria of beneficiaries shows varied levels of effectiveness across sectors, with scores ranging from 6 to 10. Byumba and Shangasha sectors score the highest with 10/10, indicating a transparent and well-defined selection process. Manyagi and Rukomo sectors achieved 8 points, while Mukarange sector scored 6 points.

Concerning fairness in the selection of beneficiaries, it received a maximum score of 10/10 in all sectors, demonstrating a high level of fairness in beneficiary selection.

Regarding the amount of loan being sufficient to run a business and get profit, scores range from 4/10 to 6/10, suggesting a moderate effectiveness in providing sufficient loan amounts for profitable business operations. Byumba sector scores the highest with 6/10, while Manyagi, Shangasha, and Rukomo sectors scored 5/10. Mukarange sector shows the lowest score of 4/10, indicating the need for increased loan amounts.

Other aspects of loan management, such as interest rate affordability, repayment period, repayment installments, grace period, and timely loan disbursement, received maximum scores of 10/10, indicating high affordability and favorable repayment terms.

In terms of technical assistance (capacity building) and monitoring of projects funded, scores ranged from 5 to 7, indicating a moderate level of effectiveness in providing technical assistance for capacity building. Manyagi, Shangasha, and Rukomo show the highest scores (7/10), while Mukarange scores the lowest (5/10).

With respect to monitoring of projects funded, the sub-indicator received scores ranging from 7 to 10, suggesting a moderate to high level of effectiveness in this area. Byumba Sector scored the highest with 10/10, indicating high effectiveness, while all other sectors scored 7/10.

Overall, the assessment reveals some strengths and areas for improvement in the performance of VUP-FS in Gicumbi district. The beneficiaries have shown good ability to initiate projects, understand the market, and mitigate business risks in Manyagi and Shangasha sectors. Nevertheless, there is a need for improvement in project design and accounting skills across all sectors.

Regarding VUP-FS loan management, the selection criteria and fairness in beneficiary selection are highly rated in all sectors. However, the loan amounts may need to be revised to ensure they are sufficient for running profitable businesses. The interest rate affordability, repayment period, installments, and grace period are considered satisfactory in all sectors. However, timely loan disbursement requires attention, particularly in Shangasha sector, where it scored 6/10.

Technical assistance and monitoring of funded projects are areas that require attention in all sectors, as indicated by scores ranging from 5/10 to 7/10. Strengthening capacity-building efforts and enhancing project monitoring can contribute to better outcomes and success for the beneficiaries.

Based on these findings, the following recommendations can be made to improve the performance of VUP-Financial Services in Gicumbi district:

NYABIHU DISTRICT

Table 17: District Interface Meeting – Nyabihu District

Indicator	Sub-indicator	Score (/10) per district				
		Mukamira	Jenda	Karago	Bigogwe	Kabatwa
Business management	Ability to initiate a Project	10	5	6	8	7
	Project simple design	6	4	5	5	4
	Understanding the market	9	8	8	8	9
	Understanding the risk of the business	8	8	7	7	8
	Ability to mitigate the risk	7	6	5	6	8
Accounting skills	Ability to record and recognize the income earned	4	3	4	3	3
	Ability to trace/ track all expenditures	4	3	4	3	3
	Ability to calculate the profit	4	3	4	3	3
VUP-FS loan management	Existence of clear and well-defined selection criteria of beneficiaries	8	8	8	7	7
	Fairness in the selection of beneficiaries	6	8	5	8	8
	Amount of loan is sufficient to run a business and get profit	4	5	5	5	3
	Interest rate affordability	10	10	10	10	10
	Repayment period	8	7	7	8	9
	Repayment instalment	10	10	7	9	9
	Grace period	10	9	8	8	9
	Timely loan disbursement	7	8	5	9	9
	Technical assistance (capacity building)	4	4	4	4	3
Monitoring of projects funded	4	4	4	4	10	

Based on the assessment conducted during the interface meeting between VUP-FS beneficiaries and service providers in Nyabihu district, the effectiveness of VUP-Financial Services can be evaluated across various indicators and sectors. The scores assigned to each indicator reflect the perceived performance of the program, with higher scores indicating better effectiveness.

Business management:

The ability to initiate a project shows a varied level of effectiveness across sectors. Mukamira receives the highest score of 10/10, indicating a high level of effectiveness. Bigogwe and Kabatwa also show relatively good scores of 8/10 and 7/10, respectively. However, Jenda and Karago receive lower scores ranging from 5/10 to 6/10, which highlights the need for improvement in these sectors.

Project design skills also exhibit mixed results, with Manyagiro sector scoring the highest with 7/10, indicating moderate effectiveness. Meanwhile, Byumba and Shangasha sectors received scores ranging from 5/10 to 6/10, indicating a moderate level of effectiveness. Rukomo and Mukarange sectors scored the lowest with 4/10, suggesting low effectiveness in this aspect, and calling for improvement across all sectors.

Understanding the market among beneficiaries is relatively good, with scores ranging from 8/10 to 9.5/10 across sectors. Mukamira and Kabatwa sectors receive the highest scores of 9/10, indicating a good understanding of the market. The rest of the sectors score 8/10, indicating relatively good effectiveness.

Similarly, the understanding of the risk associated with business activities shows a moderate to high level of effectiveness. Mukamira, Jenda, and Kabatwa sectors show the highest scores of 8/10, indicating a good understanding of business risks. Bigogwe and Karago score the lowest with 7/10, suggesting relatively good understanding.

The ability to mitigate risks associated with business activities exhibits a moderate to high level of effectiveness. Mukamira and Kabatwa sectors receive scores ranging from 7/10 to 8/10, indicating effective risk mitigation strategies. Jenda and Karago show lower scores ranging from 5/10 to 6/10, which indicates the need for improvement in these areas.

Accounting skills:

The combined sub-indicators associated with accounting skills, such as the ability to record and recognize income earned, trace/track all expenditures, and calculate profit, reveal a need for improvement across all sectors. Scores range from 3/10 to 4/10, which demonstrates potential gaps in building beneficiaries' accounting skills across all sectors.

VUP-FS loan management:

The existence of clear and well-defined selection criteria of beneficiaries shows a relatively high level of effectiveness across sectors. Mukamira, Jenda, and Karago sectors scored the highest with 8/10, while the rest of the sectors scored 7/10. This suggests a need for improvement in some areas.

Regarding fairness in the selection of beneficiaries, scores ranged from 5 to 8, indicating a varied level of effectiveness. Jenda, Bigogwe, and Kabatwa receive the highest scores of 8/10, indicating a high level of effectiveness. However, scores in Karago and Mukamira range from 5/10 to 6/10, which implies moderate fairness in the selection of beneficiaries, and calls for improvement in these sectors.

The amount of loan being sufficient to run a business and get a profit shows a need for improvement. Scores ranged from 3 to 5, with Kabatwa receiving the lowest score of 3/10, indicating the need for improvement. Jenda, Karago, Bigogwe, and Mukamira show scores ranging from 4/10 to 5/10, still calling for improvement for this particular sub-indicator.

Interest rate affordability received a perfect score of 10/10 in all sectors, indicating a high level of affordability. Other aspects of loan management, such as repayment period, repayment installments, grace period, and timely loan disbursement, showed relatively high effectiveness across all sectors.

Technical assistance (capacity building) and monitoring of projects funded indicate the need for improvement across all sectors. Scores range from 3/10 to 4/10 in technical assistance, with Kabatwa receiving the highest score of 10/10 in project monitoring, while other areas show lower scores ranging from 4/10 to 5/10. Overall, scores for both sub-indicators highlight the need for improvement.

Overall, scores from interface meetings in Nyabihu District show that the effectiveness of VUP-FS in varies across different indicators and sub-indicators. While certain areas, such as understanding the market and loan management, demonstrate relatively higher effectiveness, there are areas that require improvement. Similarly, accounting skills, technical assistance, and project monitoring show potential for enhancement.

To enhance the overall effectiveness of VUP-FS in Nyabihu District, efforts should be focused on improving accounting skills, providing more effective technical assistance and training, and strengthening project monitoring. By addressing these areas, VUP-FS can better support beneficiaries in Nyabihu District, improve their business management capabilities, and increase the overall effectiveness and impact of the program in promoting economic growth and poverty reduction.

In addition to the analysis based on the scores provided by VUP-FS beneficiaries and service providers through interface meeting, it is important to consider the perspectives and feedback from both groups. Their assessments can provide valuable insights into the effectiveness of VUP-FS in Nyabihu District. By incorporating their perspectives, we can gain a more comprehensive understanding of the program's impact.

VUP-FS beneficiaries play a crucial role in assessing the effectiveness of the program. Their feedback regarding the business management indicators, such as the ability to initiate a project, project design, understanding the market, and risk mitigation, provides valuable insights into their experiences and the support they received. The scores given by beneficiaries in these areas indicate areas of strength and areas that may require improvement. For instance, Mukamira receives higher scores across multiple indicators, suggesting better support and effectiveness in those aspects compared to Jenda, Karago, Bigogwe, and Kabatwa.

On the other hand, the scores provided by service providers during interface meetings offer a professional perspective on the effectiveness of VUP-FS. Their assessments of accounting skills, loan management, and technical assistance shed light on the program's strengths and areas for improvement. It is noteworthy that both service providers and beneficiaries indicate the need for improvement in accounting skills, as evidenced by the relatively low scores given in this area across all districts.

Monitoring of projects funded receives varying scores from service providers, with Kabatwa receiving the highest score of 10/10, indicating effective monitoring practices, while other districts show lower scores. This suggests the need for increased monitoring efforts in Jenda, Karago, Bigogwe, and Mukamira. By

focusing on improving project monitoring, VUP-FS can better ensure the success and sustainability of the funded projects.

To enhance the overall effectiveness of VUP-FS in Nyabihu District, it is important to consider the feedback from both beneficiaries and service providers. Efforts should be made to address the identified areas for improvement, such as accounting skills, technical assistance, and project monitoring. Regular feedback mechanisms, communication channels, and capacity-building initiatives can help bridge the gap between the expectations and actual implementation of the program, leading to increased effectiveness and positive outcomes for the beneficiaries.

By incorporating the perspectives of both beneficiaries and service providers, VUP-FS can ensure that it meets the needs of the local communities in Nyabihu District, effectively supports entrepreneurship and economic development, and contributes to poverty reduction efforts in the district.

NYAMAGABE DISTRICT

Table 18: District Interface Meetings – Nyamagabe District

Indicator	Sub-indicator	Score (/10) per sector				
		Gasaka	Cyanika	Kibirizi	Tare	Kitabi
Business management	Ability to initiate a Project	9	6	7	8.5	7
	Project simple design	8	5	8	7	6
	Understanding the market	8	5	8	8	7
	Understanding the risk of the business	6.5	8	7	9	6.5
	Ability to mitigate the risk	6.5	8	7	8	5
Accounting skills	Ability to record and recognize the income earned	6	5	5	6	3
	Ability to trace/ track all expenditures	6	5	5	6	3
	Ability to calculate the profit	6	5	5	6	3
VUP-FS loan management	Existence of clear and well-defined selection criteria of beneficiaries	8	9	9	9	9
	Fairness in the selection of beneficiaries	10	10	9	10	9
	Amount of loan is sufficient to run a business and get profit	8	10	6	6	7
	Interest rate affordability	10	10	10	10	10
	Repayment period	10	10	10	9	7
	Repayment instalment	10	10	8	9	9
	Grace period	8	9	8	9	10

	Timely loan disbursement	8	9	8	9	5
	Technical assistance (capacity building)	6	4	7	8	6
	Monitoring of projects funded	6	5	8	7	6

Based on the assessment conducted during the interface meeting between VUP-FS beneficiaries and service providers in Nyamagabe district, the performance of VUP-Financial Services can be evaluated across various indicators and sectors. The scores assigned to each indicator reflect the perceived performance of the program, with higher scores indicating better performance.

Business management:

The ability to initiate a project exhibits a moderate to high level of effectiveness across the sectors, with Gasaka and Tare sectors receiving the highest scores of 9/10 and 8.5/10, respectively. However, Cyanika, Kibirizi, and Kitabi show lower scores ranging from 6/10 to 7/10, which suggests room for improvement in this area.

Regarding project simple design skills, they also vary among the sectors, with Gasaka and Kibirizi sectors receiving scores of 8/10. This indicates a high ability among beneficiaries to design simple projects. Nonetheless, Cyanika, Tare, and Kitabi sectors show scores ranging from 5/10 to 7/10, which demonstrates the need for building beneficiaries' capacity in project design.

With respect to understanding the market among beneficiaries, it is relatively good, with scores ranging from 5/10 to 8/10 across the sectors. Gasaka, Tare, and Kibirizi sectors receive scores of 8/10, indicating a good understanding of the market. Nevertheless, Cyanika and Kitabi sectors show scores ranging from 5/10 to 7/10, which implies some room for improvement in market understanding.

Similarly, the understanding of the risk associated with business activities shows a moderate to high level of effectiveness. Tare and Cyanika sectors receive scores ranging from 8/10 to 9/10, indicating a good understanding of business risks. Kitabi, Gasaka, and Kibirizi sectors show slightly lower scores ranging from 6.5/10 to 7/10, which calls for improvement.

The ability to mitigate risks associated with business activities exhibits a moderate level of effectiveness. Cyanika and Tare receive the highest scores of 8/10 and 9/10, indicating effective risk mitigation strategies. Other sectors show slightly lower scores ranging from 6.5/10 to 7/10, suggesting the need for increased skills in risk mitigation measures.

Accounting skills:

The ability to record and recognize the income earned shows a low to moderate level of effectiveness, with Gasaka, Cyanika, Kibirizi, and Tare receiving scores ranging from 5/10 to 6/10. This indicates a moderate level of beneficiaries' skills. Kitabi sector shows a lower score of 3/10, indicating the need for improvement in this area across all sectors.

The ability to trace/track all expenditures and calculate the profit also exhibits a low to moderate level of effectiveness, with Gasaka, Cyanika, Kibirizi, and Tare receiving scores ranging from 5/10 to 6/10. This demonstrates the need for improvement in tracking expenditures and calculating the profit. Kitabi shows a lower score of 3/10. Like for the preceding sub-indicator, this finding implies potential gaps and hence calls for remedial measures across all sectors.

VUP-FS loan management:

The existence of clear and well-defined selection criteria of beneficiaries demonstrates a high level of effectiveness across the sectors, with scores ranging from 8 to 9/10. Similarly, fairness in the selection of beneficiaries also indicates a high level of effectiveness, with scores ranging from 9 to 10/10.

With respect to the amount of loan being sufficient to run a business and get a profit, it shows a varied level of effectiveness, with Gasaka and Cyanika sectors receiving the highest scores of 8/10 and 10/10, respectively. This demonstrates that the loan amounts provided are generally sufficient. Kitabi, Kibirizi, and Tare sectors show scores ranging from 6/10 to 7/10, which indicates the need for improvement.

Like in Gicumbi and Nyabihu Districts, interest rate affordability receives a perfect score of 10/10 in all sectors, which suggests high satisfaction with the interest rate. Other aspects of loan management, such as repayment period, repayment installments, grace period, and timely loan disbursement, show a moderate to high level of effectiveness across all sectors.

Concerning technical assistance (capacity building) and monitoring of projects funded, they indicate a moderate level of effectiveness, with Kibirizi and Tare sectors receiving the highest scores of 7/10 and 8/10, respectively. However, Cyanika, Gasaka, and Kitabi sectors have the lowest scores of 4/10 (for the former sector) and 6/10 (for the two latter), which calls for substantive improvement.

Monitoring of projects funded also exhibits a moderate level of effectiveness, with Tare and Kitabi sectors receiving the highest scores of 7/10 and 8/10, respectively. However, Cyanika, Kibirizi, and Gasaka sectors show the lowest scores ranging from 5 to 6, indicating the need for stronger monitoring practices.

Overall, based on views from interface meetings, it emerges that the effectiveness of VUP-FS in Nyamagabe District varies across different indicators and sub-indicators. While certain areas, such as business initiation, loan management, and fairness in beneficiary selection, demonstrate relatively higher effectiveness, there are areas that require improvement. Accounting skills, technical assistance, and project monitoring show potential for enhancement. There is a large convergence between scores from self-evaluation scorecard (from VUP-FS beneficiaries on the one hand, and service providers on the other hand) and those from interface meetings.

To enhance the overall effectiveness of VUP-FS in Nyamagabe District, efforts should be focused on improving accounting skills, providing more effective technical assistance and training, and strengthening project monitoring. Regular feedback mechanisms, communication channels, and capacity-building initiatives can help bridge the gap between the expectations and actual implementation of the program, leading to increased effectiveness and positive outcomes for the beneficiaries.

By considering the feedback from both beneficiaries and service providers, VUP-FS can ensure that it meets the needs of economically vulnerable people in Nyamagabe District, effectively supports entrepreneurship and economic development, and contributes to poverty alleviation efforts in the district.

PHASE 4: ACTION PLANS

Generally, the aim of interface meetings is at least two-fold. Firstly, such meetings engage service users and service providers in generating a joint and consensual scorecard. Secondly, the two sides work together to develop an action plan in order to mitigate or resolve critical issues or challenges identified during the interface meetings. In the actual community score on VUP-FS in Gicumbi, Nyabihu and Nyamagabe Districts, interface meetings therefore allowed the two stakeholders to find out and agree upon actions that would be taken to mitigate identified issues. In general, the focus was put on sub-indicators that scored poorly (below 7/10). Tables in annex 2 summarise those underperforming sub-indicators from the three districts. Detailed action plans are presented per district and sectors in Annex 3. However, we narratively summarise them per district as follows.

ACTION PLAN FOR GICUMBI DISTRICT

After assessing the performance of VUP-Financial Services (VUP-FS) in Gicumbi district, an action plan was developed during an interface meeting between beneficiaries and service providers to address the identified issues. The action plan includes specific actions to be taken, timelines for implementation, and responsible parties.

Business Management:

- To enhance the ability to initiate a project, trainings, study visits, and the development of a training manual are planned. These activities will be conducted from 2023 to 2024, and the responsibility for implementation lies with local leaders, the Business Development Fund (BDF), Umurenge SACCO, NGOs, civil society, and the Land Oceans and Environment Development Association (LODA).
- For project simple design, trainings and manual development in different projects are planned. The responsible parties include LODA, local leaders, NGOs (ZOE), the Private Sector Federation (PSF), and civil society. This action will be implemented from 2023 to 2024.
- Understanding the market is an area that requires further action, although specific actions, timelines, and responsible parties have not been identified.
- Understanding the risk of the business will be addressed through study visits and project-based trainings. Local leaders, civil society, NGOs, and the Private Sector Federation (PSF) are responsible for implementing these actions from 2023 to 2024.
- The ability to mitigate business risks will be improved through trainings provided by local leaders and the Business Development Fund (BDF). Additionally, encouraging beneficiaries to

put their projects in insurance programs will be promoted, involving the Society Insurance and local leaders. The implementation timeline for these actions is 2023 to 2024.

Accounting Skills:

- To enhance the ability to record and recognize income earned, trainings involving the local government, the Private Sector Federation (PSF), and civil society are planned from 2023 to 2025.
- Trainings on tracing and tracking all expenditures will be conducted by LODA, the local government, the Private Sector Federation (PSF), and civil society from 2023 to 2025. Non-beneficiaries will also receive regular trainings.
- Trainings on calculating profit will be provided by LODA, the district, and the sector from 2023 to 2024. Non-beneficiaries will also receive trainings every three months.

VUP-FS Loan Management:

- Clear and well-defined selection criteria of beneficiaries will be established through trainings for Para-Social Workers. Motivational measures will also be introduced for non-beneficiaries to ensure efficient implementation. LODA and the district are responsible for implementing these actions from 2023 to 2024.
- The amount of the loan is suggested to be increased to 200,000 RWF, and regulations regarding loan amounts for different Budehe categories could be amended. LODA, the district, and the Technical Implementation and Monitoring Unit (TIR) will be responsible for implementing these changes from 2023 to 2024.
- *Timely loan disbursement* will be ensured by educating non-beneficiaries about the importance of paying on time and setting up fines for late payments. Additionally, the amount of money provided to the sector will be increased to support loan disbursement. The responsible parties for implementing these actions are local leaders, non-beneficiaries, and LODA.

Technical Assistance (Capacity Building) and Monitoring:

- To increase the ability in finance, capacity building activities will be conducted from 2023 to 2024. LODA and the Ministry of Finance and Economic Planning (MINECOFIN) are responsible for implementing these activities.
- Capacity expansion for those in charge and providing transportation will be undertaken to enhance technical assistance and capacity building. LODA, the district, and the sector will be responsible for implementing this action from 2023 to 2024.
- Monitoring of projects funded is not specifically addressed in the action plan.

Overall, the action plan aims to improve various aspects of VUP-Financial Services (VUP-FS) in Gicumbi district. It includes measures to enhance business management skills, understanding of market and business risks, accounting skills, loan management processes, and technical assistance and monitoring of funded projects. The plan involves a range of stakeholders, including local leaders, government agencies, NGOs, civil society, and beneficiaries themselves. The timeline for implementation varies from 2023 to 2025, with responsibilities assigned to different actors depending on the specific actions. By

implementing these actions, it is expected that the identified issues in the performance of VUP-FS will be addressed and the effectiveness of the social protection scheme will be improved in Gicumbi district

It is important to refer to the complete action plan document (see Annex 3a.) for a comprehensive understanding of the strategies and actions proposed by VUP-FS beneficiaries and service providers to address the identified issues in Gicumbi District.

ACTION PLAN FOR NYABIHU DISTRICT

The action plan to address issues identified in the performance of VUP-Financial Services (VUP-FS), a social protection scheme in Nyabihu district, as worked out by VUP-FS beneficiaries and service providers during an interface meeting, includes various actions and timelines for each indicator and sector.

1. Business Management

- Ability to initiate a Project: The planned action is to provide trainings and understanding of project regulations to the beneficiaries. This action will be carried out by the Cell and Sector, with a planned timeline starting on May 8th, 2023. The objective is to equip beneficiaries with the necessary knowledge and skills to effectively initiate their projects.
- Project simple design: To encourage project planning, the planned actions include conducting trainings and promoting the importance of attending schools. This action will be carried out by the Cell, Sector, and LODA. The timeline for this action is set for May of the current year. The goal is to ensure that beneficiaries have the skills and knowledge to create well-designed and feasible projects.

2. Accounting Skills

- Ability to record and recognize the income earned: The proposed action is to provide trainings to loan beneficiaries to encourage them to accurately record and recognize their income and imports. This action will be implemented by the Cell and Sector, starting in March 2023. The objective is to improve the beneficiaries' ability to track and manage their income effectively.
- Ability to trace/track all expenditures: Similar to the previous sub-indicator, the planned action is to provide trainings to loan beneficiaries to ensure proper tracking of exports and all expenditures. The timeline for this action is set to start in March 2023, and it will be conducted by the Cell and Sector. The aim is to enhance the beneficiaries' skills in monitoring and managing their project expenditures.

3. VUP-FS Loan Management

- Fairness in the selection of beneficiaries: To address this indicator, the proposed action is to conduct public voting of non-beneficiaries to ensure fairness in the selection process. This action

will be led by committee members and is scheduled to begin in April 2023. The objective is to increase transparency and inclusivity in the beneficiary selection.

- Amount of loan is sufficient to run a business and get profit: The planned action is to increase the loan amount to 300,000 RWF. This action will involve the District, LODA, and MINALOC, and it is scheduled to start in July 2023. The goal is to provide beneficiaries with sufficient financial resources to effectively run their businesses and generate profits.

Indicator: Technical Assistance (Capacity Building)

- Visiting the ones that were given the loan: The proposed action is to conduct visits to loan beneficiaries to provide support and guidance. This action will be carried out by committee members, starting in March 2023. The objective is to offer technical assistance and capacity building to beneficiaries, ensuring their successful project implementation and management.
- Monitoring of projects funded: The planned action is to conduct follow-ups on the ones that were given the loan to monitor the progress of their projects. This action will be performed by committee members, starting in March 2023. The goal is to ensure effective monitoring and evaluation of the funded projects.

These actions planned and their respective timelines aim to address the identified issues within the VUP-FS program in Nyabihu District, promoting improved business management, accounting skills, and loan management practices.

These planned actions and timelines aim to address the identified issues within the VUP-FS program in Nyabihu District. By providing targeted trainings, ensuring fairness in beneficiary selection, increasing loan amounts, and offering technical assistance and monitoring, the program aims to enhance the effectiveness and success of the financial services component in supporting community development and economic empowerment.

These planned actions and timelines aim to address the identified issues within the VUP-FS program in Nyabihu District, focusing on improving business management, accounting skills, and loan management practices. The involvement of various stakeholders, such as Cell, Sector, LODA, and committee members, demonstrates a collaborative effort to enhance the effectiveness and impact of the program.

It is important to refer to the complete action plan document (see Annex 3b.) for a comprehensive understanding of the strategies and actions proposed by VUP-FS beneficiaries and service providers to address the identified issues in Nyabihu District.

ACTION PLAN FOR NYAMAGABE DISTRICT

Narrative Reading of Action Plan for VUP-Financial Services in Nyamagabe District

Indicator: Business Management Sector: Gasaka, Cyanika, Kibirizi, Tare, Kitabi

The action plan focuses on improving business management skills among VUP-Financial Services (VUP-FS) beneficiaries. The following actions have been identified:

I. Business Management

- Ability to initiate a Project: The planned actions include providing trainings and encouraging illiterate non-beneficiaries to attend schools. Study visits will also be conducted. The timeline for these actions is set at 2 years, and they will be carried out by the Sector, Cell, Accountant, Para-social workers, and LODA.
- Project simple design: The proposed actions involve providing trainings to literate beneficiaries on effective project planning and offering trainings to illiterate beneficiaries. This action will be carried out by Adult Literacy programs, the Sector, SEDO, ES, Stakeholders, Churches, and BDF. The timeline for these actions is 1 year.
- Understanding the market: No specific actions or timeline mentioned.
- Understanding the risk of the business: The planned action is to provide trainings on project risks and preparedness. The timeline for this action is set at 1 year, and it will be carried out by the Sector, SEDO, Farmer promoters, and Para-social workers.
- Ability to mitigate the risk: The proposed action is to provide trainings on risk management and encourage beneficiaries to save. Insurance coverage is also mentioned. The timeline for these actions is set at 2 years, and it will involve various stakeholders such as the Sector, District, BDF, LODA, and sponsors.

2. Accounting Skills

- Ability to record and recognize the income earned: The planned actions include trainings, familiarity with projects, savings for non-beneficiaries, and encouragement from the Sector and District. The timeline for these actions is set at 2 years, and the responsible parties include non-beneficiaries, the Sector, District, LODA, and TIR.
- Ability to trace/track all expenditures: The proposed actions involve trainings, encouragement to attend adult literacy programs, and setting up monitoring and evaluation systems. The timeline for these actions is 1 year, and it will involve the Accountant, Education, Agronomist, Veteran, SEDO, and youth volunteers.
- Ability to calculate the profit: The planned actions include trainings, encouraging beneficiaries to track imports and exports, and seeking assistance from experts. The timeline for these actions is 1 year, and it will involve the Accountant, Education, Agronomist, Veteran, and TIR.

3. VUP-FS Loan Management

- Clear and well-defined selection criteria of beneficiaries: The proposed actions involve trainings on project tracking, providing stationery for record-keeping, and trainings on making profits. The timeline for these actions is 1 year, and it will involve BDF, Adult Literacy programs, Accountant, and Transparency International Rwanda (TI-Rw).
- Interest rate affordability: The planned action is to advocate for increasing the loan amount due to market price increases. The timeline for this action is 1 year, and it will involve TIR, LODA, the District, and ES of the sector. The second planned action lies in speeding up loan disbursement and improving services in distributing money in SACCO. Its timeline is one year and will involve cell and sector authorities as well as SACCO managers.
- Technical Assistance (Capacity Building): The proposed actions include developing training manuals for beneficiaries and managers of funded projects. The timeline for this action is two

years. Responsible actors consist of farmers' promoters, veterans, agronomists, accountants, district authorities and LODA.

- Monitoring of projects funded: Planned actions involve providing trainings to non-beneficiaries, reach out to experts (Veterans, Accountants), visit sponsored projects, hire monitors, provide transportation. This will be done in 2 years and will involve agronomists, Veterans, Accountants, Para-social workers and LODA.

The planned actions and timelines aim to address the identified issues in the VUP-FS program in Nyamagabe District. These actions include providing trainings, conducting visits to projects, hiring monitors, advocating for improved loan conditions, and ensuring timely loan disbursement. The responsible parties include various stakeholders such as Farmer promoters, Veterans, Agronomists, Accountants, LODA, District, TIR, and ES of the sector. These efforts aim to enhance technical knowledge, improve project monitoring, and ensure fair and effective loan management within the community.

The planned actions and timelines aim to address the identified issues within the VUP-FS program in Nyamagabe District. By providing trainings, encouraging education, implementing monitoring systems, and advocating for increased loan amounts, the program aims to enhance business management skills, strengthen loan management processes, and improve accountability and project monitoring within the community.

These actions represent the strategies and steps outlined by VUP-FS beneficiaries and service providers to improve the performance of the social protection scheme in Nyamagabe district. By addressing issues related to business management, market access, financial literacy, and monitoring, they aim to enhance the effectiveness and sustainability of the program, ultimately benefiting the beneficiaries and contributing to their socio-economic empowerment.

Like for Gicumbi and Nyamagabe District, it is important to refer to the complete action plan document (see Annex 3c.) for a comprehensive understanding of the strategies and actions proposed by VUP-FS beneficiaries and service providers to address the identified issues in Nyamagabe District.

CONCLUSION AND RECOMMENDATIONS

This study enabled TI-Rwanda to carry out a community scorecard in VUP-FS with a focus on Gicumbi, Nyabihu and Nyamagabe Districts. The process involved both VUP-FS beneficiaries and service providers at sector level in generating ultimate scorecards.

Overall, In Gicumbi District, the assessment shows some strengths and areas for improvement in the performance of VUP-FS. The beneficiaries have shown good ability to initiate projects, understand the market, and mitigate business risks in Manyagiro and Shangasha sectors. Nevertheless, there is a need for improvement in project design and accounting skills across all sectors.

Regarding VUP-FS loan management, the selection criteria and fairness in beneficiary selection are highly rated in all sectors. However, the loan amounts may need to be revised to ensure they are sufficient for running profitable businesses. The interest rate affordability, repayment period, installments, and grace period are considered satisfactory in all sectors. However, timely loan disbursement requires attention, particularly in Shangasha sector. Similarly, technical assistance and monitoring of funded projects are areas that require attention in all sectors.

In Nyabihu District, overall, it emerged that scores from interface meetings in Nyabihu District show that the effectiveness of VUP-FS varies across different indicators and sub-indicators. While certain areas, such as understanding the market and loan management, demonstrate relatively higher effectiveness, there are areas that require improvement. Limited accounting skills, technical assistance, and project monitoring reveal the need for improvement.

Concerning Nyamagabe district, based on views from interface meetings, it emerges that the effectiveness of VUP-FS varies across different indicators and sub-indicators. While certain areas, such as business initiation, loan management, and fairness in beneficiary selection, demonstrate relatively higher effectiveness, there are areas that require improvement. Like in Gicumbi and Nyabihu Districts, limited accounting skills, technical assistance, and project monitoring demonstrate potential for enhancement in Nyamagabe District.

Overall, the study suggests a large convergence between scores from self-evaluation scorecard (from VUP-FS beneficiaries on the one hand, and service providers on the other hand) and those from interface meetings.

Based on these findings, the following recommendations can be made to improve the performance of VUP-Financial Services across the three districts.

To mitigate the identified challenges and gaps, the following actions could be considered:

Table 19: Recommendations

Issue/gap per Indicator	Recommended action	Responsible entity
Business Management:		
Limited beneficiaries' skills in project/business design and understanding of project design, market dynamics, and business risks	Provide targeted trainings on project initiation, design, market understanding, and risk management.	Sector authorities (VUP managers), para-social workers (PSW)
	Encourage illiterate individuals to attend adult literacy programs to enhance their business management skills.	Local authorities, CSOs
	Facilitate study visits for beneficiaries to gain practical knowledge.	Sector authorities (VUP managers), para-social workers (PSW)
	Promote savings habits among beneficiaries to better mitigate business risks.	Sector authorities (VUP managers), para-social workers (PSW)
Accounting Skills:		
Limited basic accounting skills (i.e. inability to record and recognize income, trace and track all project expenditures as well as calculate profits accurately.	Conduct trainings on income recording, expenditure tracking, and profit calculation.	Sector authorities (VUP managers), para-social workers (PSW)
	Emphasize the importance of accurate financial record-keeping for project success.	Sector authorities (VUP managers), para-social workers (PSW)
	Provide support and materials, such as record books, to facilitate proper accounting practices.	Sector authorities (VUP managers), para-social workers (PSW)
VUP-FS Loan Management:		
Limited awareness of existing selection criteria for beneficiaries.	Increase the dissemination of existing selection criteria for beneficiaries to ensure transparency and fairness.	LODA, local authorities (VUP managers), para-social workers (PSW)
Potential unfairness in the selection of beneficiaries.	Conduct a comprehensive assessment of loan amounts to ensure they are sufficient for businesses to operate and generate profits. Adjustments may be necessary to adequately support business operations and profit generation.	LODA, MINECOFIN
	Continue to prioritize clear and well-defined selection criteria for beneficiaries to ensure transparency and fairness in the selection process.	LODA, MINECOFIN
	Conduct regular reviews of the selection criteria to align with the evolving needs of the target population.	LODA, MINECOFIN
Insufficient loan amounts to run businesses effectively.	Advocate for amending loan amount limit to allow beneficiaries increase their business capital and volume	LODA, District authorities

Limited compliance (by some VUP-FS managers) with loan disbursement, repayment period, installment, and grace period.	Improve the efficiency of loan disbursement processes to ensure timely access to funds.	LODA, District authorities, PSW
Inadequate technical assistance and monitoring of funded projects.	Enhance technical assistance and project monitoring activities to provide continuous support to beneficiaries. This can be achieved through regular field visits, mentoring, and sharing of best practices to ensure the success and sustainability of funded projects.	LODA, District authorities, PSW
	Strengthen monitoring mechanisms to track the progress and impact of funded projects.	LODA, District authorities, PSW

By addressing these recommendations, VUP-Financial Services can further empower beneficiaries in the three districts, leading to improved business outcomes, increased income generation, and enhanced economic well-being within the community. Regular evaluations and feedback mechanisms should be implemented to monitor progress and continuously improve the program's performance.

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APPENDIXES

DATA COLLECTION TOOLS

Phase I : VUP-FS Entitlements

INDICATOR	SUB-INDICATOR	RATIO (Actual over Entitlement)				
		SECTOR 1	SECTOR 2	SECTOR 3	SECTOR 4	SECTOR 5
Meeting eligibility criteria	Ubudehe category					
	Women heading HH with caring responsibility					
	Youth with caring responsibilities					
	VUP beneficiaries of PW and DS					
Requirements to benefit from VUP FS loan	Below 65 years					
	Only income generating projects are acceptable					
	Sustainability of business					
	Ability to organize and manage a successful micro-business					
	Eligibility to apply as a group					
	Eligibility to apply as cooperative					
Ceiling amount	Individual					
	Group					
	Cooperative					
VUP-FS	Amount requested					
	Amount received					
	Time between request and approval					
	Grace period					
	Repayment period					
	Timely loan disbursement					
	Interest rate					
	Collaterals request					
	Technical assistance(capacity building)					
	Monitoring of projects funded					

Phase II: Community Evaluation Scorecard

INDICATOR	SUB-INDICATOR	SCORE (/10)				
		SECTOR 1	SECTOR 2	SECTOR 3	SECTOR 4	SECTOR 5
Business management	Ability to initiate a Project					
	Project simple design					
	Understanding the market					
	Understanding the risk of the business					
	Ability to mitigate the risk					
Accounting skills	Ability to record and recognize the income earned					
	Ability to trace/ track all expenditures					
	Ability to calculate the profit					
VUP-FS loan management	Existence of clear and well-defined selection					

criteria of beneficiaries					
Fairness in the selection of beneficiaries					
Amount of loan is sufficient to run a business and get profit					
Interest rate affordability					
Repayment period					
Repayment instalments					
Grace period					
Timely loan disbursement					
Technical assistance (capacity building)					
Monitoring of projects funded					

Phase III: Self-Evaluation Scorecard

INDICATOR	SUB-INDICATOR	SCORE (/10)				
		SECTOR 1	SECTOR 2	SECTOR 3	SECTOR 4	SECTOR 5
Business management	Ability to initiate a Project					
	Project simple design					
	Understanding the market					
	Understanding the risk of the business					
	Ability to mitigate the risk					
Accounting skills	Ability to record and recognize the income earned					
	Ability to trace/ track all expenditures					
	Ability to calculate the profit					
VUP-FS loan management	Existence of clear and well-defined selection					

criteria of beneficiaries					
Fairness in the selection of beneficiaries					
Amount of loan is sufficient to run a business and get profit					
Interest rate affordability					
Repayment period					
Repayment instalments					
Grace period					
Timely loan disbursement					
Technical assistance (capacity building)					
Monitoring of projects funded					

Phase IV: Interface Meeting Scorecard (Consensus score)

INDICATOR	SUB-INDICATOR	SCORE (/10)				
		SECTOR 1	SECTOR 2	SECTOR 3	SECTOR 4	SECTOR 5
Business management	Ability to initiate a Project					
	Project simple design					
	Understanding the market					
	Understanding the risk of the business					
	Ability to mitigate the risk					
Accounting skills	Ability to record and recognize the income earned					
	Ability to trace/ track all expenditures					
	Ability to calculate the profit					
VUP-FS loan management	Existence of clear and well-defined selection					

	criteria of beneficiaries					
	Fairness in the selection of beneficiaries					
	Amount of loan is sufficient to run a business and get profit					
	Interest rate affordability					
	Repayment period					
	Repayment instalments					
	Grace period					
	Timely loan disbursement					
	Technical assistance (capacity building)					
	Monitoring of projects funded					




Phase V: Action Plan

Indicator	Action to be taken	Timeline	Action by whom

COMMUNITY SCORE CARD (CSC) IN VUP-FS IN THREE DISTRICTS
IN RWANDA (GICUMBI, NYABIHU AND NYAMAGABE)



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