

April 30, 2015

Agreement Officer,
USAID

Subject: Quarterly Report for Cooperative Agreement No. AID 696-A-11-00008—Rwanda Integrated Improved Livelihoods Program.

,

On behalf of Global Communities I am pleased to submit our quarterly report for the above mentioned agreement. This report summarizes activities undertaken from January 1, 2015 to March 31, 2015.

Please do not hesitate to contact me or our Chief of Party should you have any questions.

Sincerely,

Director of Program Operations

Cc: AOR, USAID/Rwanda
USAID/Rwanda
Chief of Party, Global Communities/Rwanda
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Quarter 2 Report FY 15



Integrated Improved Livelihoods
Program (IILP)

Country: Rwanda

Donor: USAID Feed the Future

Award Number:

AID-696-A-11-00008

Reporting Period:

January 2015 to March 2015

Submitted To:

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1 Acronyms and Abbreviations

ADEPR	Association des Eglises de Pentecôte au Rwanda
AEE	African Evangelical Enterprise
BCC	Behavior Change and Communication
BCCSM	Behavior Change Communication and Social Marketing
BCV	Be the Change Volunteer
BDC	Business Development Center
BDS	Business Development Services
CBOs	Community Based Organizations
CCM	Cooperative de Culture de Mais de Muganza
CFI	Community Financing Initiative
CWH	Community Health Workers
CIAT	International Center for Tropical Agriculture
COAMANYA	Cooperative des Agriculteurs de Mais du district Nyanza
COP	Chief of Party
CTN	Cracking The Nut
DQA	Data Quality Assessment
DUHAMIC- ADRI	Duhamire amajyambere y'icyaro
EDPRS II	Economic Development And Poverty Reduction Strategy II
FAL	Functional Adult Literacy
FFS	Farmer Field Schools
FGD	Focus Group Discussion
FI	Financial Institution
FtF	Feed the Future
GOR	Government of Rwanda
Ha	Hectares
ICT	Information Communication and Technology
IFDC	International Fertilizer Development Center
IILP	Integrated Improved Livelihood Program
ISLG	Integrated Savings and Lending Groups
KCBR	Kenya Commercial Bank Rwanda
LWH	Land Water Harvesting
MCC	Milk Collection Center
MEMS	Monitoring and Evaluation Management Services
MES	Monitoring and Evaluation Specialist
MFI s	Microfinance Institutions
MFO	Microfinance Opportunities
MINAGRI	Ministry of Agriculture

MINECOFIN	Ministry of Finance and Economic Planning
MINEDUC	Ministry of Education
MINISANTE	Ministry of Health
MIS	Management Information Systems
MOH	Ministry of Health
NFNP	National Food and Nutrition Policy
NFNSP	National Food and Nutrition Strategic Plan
PAJER	Parlement des Jeunes Rwandais
PHHS	Post-Harvest Handling and Storage
PMP	Performance Management Plan
PSTA	Strategic Plan for the Transformation of Agriculture in Rwanda
RAB	Rwanda Agriculture Board
RCA	Rwanda Cooperatives Agency
RIM	Réseaux inter-diocésain des Micro finance
RPO	Rwanda Partner Organization
Rwf	Rwanda Francs
SACCO	Saving and Credit Cooperative
SAVIX	Savings Groups Information Exchange
SMS	Short Message Service
SSFTRP	Scaling up Successful Farmer Training in Rwanda Program
TOT	Training of Trainers
TWG	Technical Working Group
USAID	United States Agency for International Development
USG	United States Government

2 Executive Summary

USAID Ejo Heza continues to be on track with implementation of activities in all program areas. The second quarter of FY15 was a busy period, with the finalizing of an external evaluation of the program, done in collaboration with program staff. This process required the facilitation of field work for the external evaluation team, and organizing meetings between the evaluators and Key Informants Interviewees. The IILP Team is currently revising the action plan as a response to the recommendations addressing the issues raised within the remaining implementation period.

IILP program staff also presented at the Cracking the Nut Africa (CTNA) Conference this quarter, which was held in Lusaka Zambia on March 2-3, 2015. The COP, Program Coordinator, and Agriculture Specialist conducted a presentation entitled “**Innovating Access to Agricultural Inputs, Assets and Extension Services through Savings Groups**”, where they highlighted the key differences between ISLGs embedded in farmer cooperatives and those that are not. Trainings, campaigns and technical support were provided across all program elements in this quarter.

The Financial Services component of the program provided ISLG kits to ensure the security of beneficiaries’ savings before being deposited in the group bank account or disbursed to group members as a loan. During the latter half of the reporting period, the program continued to implement the Community Financing Initiative (CFI), which focuses on financial education at the family level, rather than the individual level. The CFI master training was provided to the RPO staff that will, in turn, provide ToT to BCV in the coming quarter.

In partnership with the Peace Corps, the program expanded financial services to schools, where program activities will focus on promoting the culture of saving at an earlier age. Program staff are now in the process of empowering these financial services school clubs to become operational. The use of ILLP developed financial products is on track, and a new youth-targeting product has completed the testing phase. With the testing phase complete, the product is set to launch very soon.

Regarding the adult literacy component of the program, USAID Ejo Heza is still awaiting approval of the revised adult literacy teaching modules from MINEDUC and REB. Meetings were held with representatives from these institutions, but the approval is pending. Adult literacy classes (intake five) was also completed, with students now preparing for the MINEDUC administered examination, set to take place the third week of April, 2015.

The Ejo Heza Program, in collaboration with Save the Children, continued to provide guidance on health and nutrition activities. WASH and food recipe master trainings were key activities implemented in this quarter. In addition to that, a total of 51 model kitchen gardens were established in program districts. The nutrition team continued to participate in the government’s nutrition technical working group.

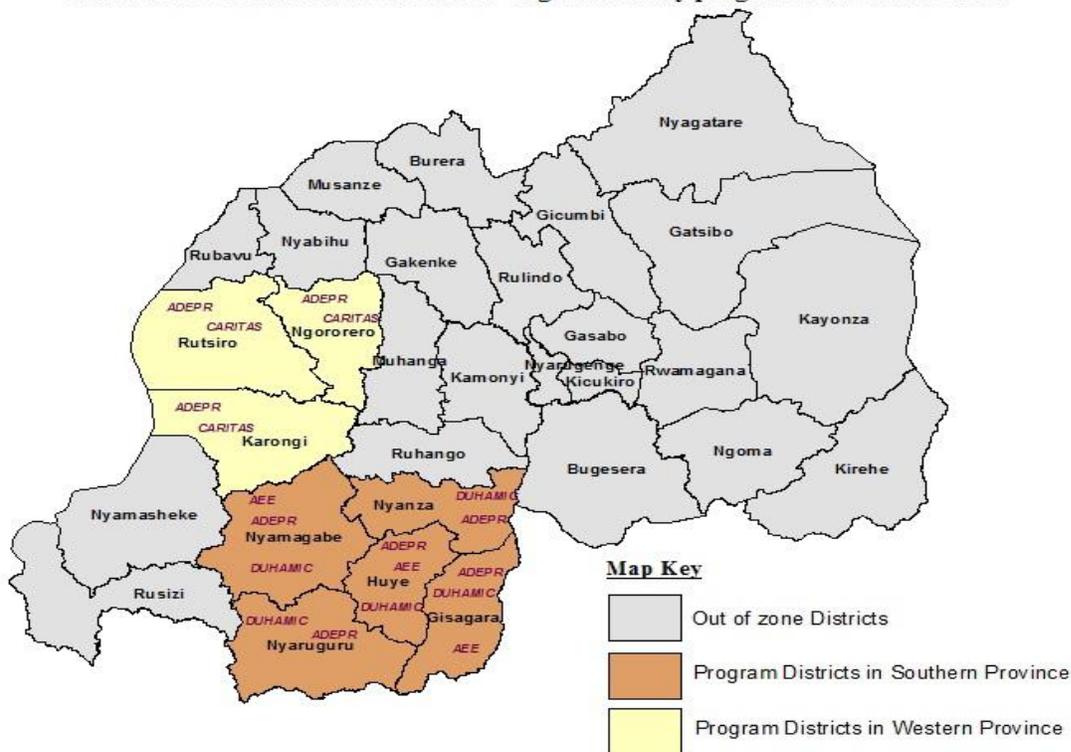
3 Introduction

Global Communities' USAID Integrated Improved Livelihoods Program (IILP), locally known as USAID Ejo Heza (Kinyarwanda for "Brighter Future"), is a five year program (2011 – 2016) funded by the USAID Feed the Future initiative that seeks to improve the livelihoods and food consumption of 75,000 of Rwanda's very poor, particularly women. The program's activities are centered around four main components: Program Component 1: Increase demand for financial services, Program Component 2: Increase supply of financial services, Program Component 3: Behavior Change and Social Marketing, Program Component 4: Health and Nutrition

Geographic Coverage:

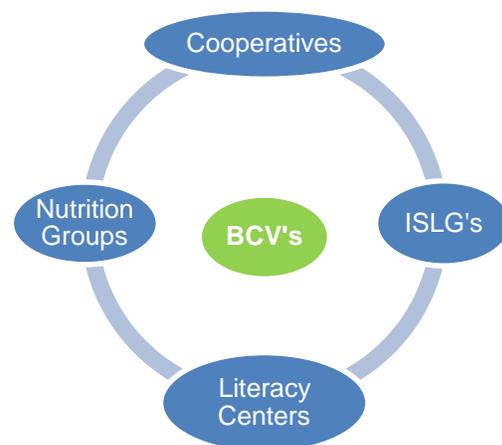
The IILP Program covers eight districts of the Southern and Western Provinces of Rwanda as shown in the map below; Nyaruguru, Nyanza, Huye, Nyamagabe and Gisagara in the Southern Province and Rutsiro, Karongi and Ngororero in the Western Province.

USAID/EJO HEZA - Rwanda Partner Organisation by program interventions area



Partnerships with local and international civil society organizations

USAID Ejo Heza works in partnership with four local organizations: DUHAMIC ADRI, CARITAS, AEE and ADEPR and one International Organization, Save the Children, which works as a partner in nutrition activities. Global Communities and Save the Children provide technical leadership on the program, transferring knowledge, skills, and tools to assure consistent quality services to program beneficiaries across all areas of operation. The local Rwanda Partner Organizations (RPOs) implement the program on the ground and work directly with local authorities and community volunteers to deliver services through the program entry points: Adult Literacy, Integrated Savings and Lending Groups, Cooperatives and Nutrition groups.



Mobilization of the community by RPOs: The RPO's mobilize and organize the community members into various groups for entry and participation in program activities.

Financial services: Activities around increasing demand for financial services are conducted through Integrated Savings and Lending Groups (ISLG's). These are savings groups composed of about 25 members who voluntarily come together to save and borrow among themselves. Currently the program has 2001 ISLG's in its districts of operation. Supply side activities include market research and product development to promote product and services suitable to rural populations.

Agriculture: Activities in agriculture are conducted through cooperatives and focused on three main value chains: maize, beans and dairy. Currently the program works with 44 cooperatives participating in these value chains. Farmer Field Schools (FFS) which average about 30 members each are found within each cooperative. FFS is a method used to provide practical demonstrations to the community on improved agriculture and extension techniques.

Literacy: Adult learners are taught how to read and write through 400 literacy centers organized across the 8 districts. ADEPR is the lead implementing organization in literacy and now has 800 literacy teachers and 16 super BCV's committed to the program across the literacy centers. Each center averages 50 learners per intake with the program facilitating two intakes per year. Basic literacy modules incorporate learning around all the program components: agriculture, nutrition, financial education and financial services. Practical lessons such as cell phone literacy are also incorporated.

Nutrition: Activities in nutrition are organized around nutrition groups. These groups provide a channel through which community members can learn about better methods of food utilization and cooking for healthier diets. Beneficiaries use their knowledge within their own households and share with their neighbors through establishment of kitchen gardens. Nutrition groups average 30 members and to date the program has mobilized 249 nutrition groups.

Be the Change Volunteers (BCV's): BCVs are typically community members who serve as volunteers and are self-selected to take a leading role in facilitating change within their communities. All BCVs are selected from their community groups and are then trained to support their groups in training and mentorship. The program to date has enlisted 1,839 BCV's to support the implementation of program activities in ISLGs, Cooperatives and nutrition groups. The use of BCVs is a sustainability strategy that assures continuity even after USAID Ejo Heza program ends since skills and knowledge are already being transferred to capable community members.

4 Implementation Activities by Program Objective and Expected Results

USAID Ejo Heza activities are implemented based on four program components: increased demand for financial services, increased supply of financial services, Behavior Change Communication (BCC), and Health and Nutrition.

4.1 Program Element 1: Increased demand for financial services

USAID Ejo Heza addresses the demand-side issues that limit the use of financial services to improve livelihoods and food consumption by promoting Integrated Savings and Lending Groups, financial literacy and basic literacy and numeracy while expanding access to business development and agricultural extension services. Addressing these issues results in an increased demand for financial services.

Promoting Integrated Savings and Lending Groups: During this quarter, all RPOs provided ISLG kits to groups created in quarter one. Members and executive committees received trainings on ISLG methodology and financial education in general. In addition to that, 10 ISLGs have been created and the program reached the LoP target of 2,000 ISLGs to be created.

Promoting financial education: Considering the successful completion of the piloting of the Community Financing Initiative (CFI) phase one in quarter one, the program managers decided to expand CFI approach to all ISLGs. As a follow up, the financial services team in partnership with Peace Corps volunteers conducted a master training to 64 people. The latter will provide a ToT to approximately 350 trainers. The pilot of CFI phase III centered on entrepreneurship has started during this quarter. The program organized the graduation ceremonies for CFI phase I. Building on CFI I, the new program is initiating the creation of school based clubs known as also Future Business Leaders Clubs aimed to build students' personal financial skills and give them practical applications in business management.

Improving basic literacy and numeracy: The technical team continues to do a follow up for approval of new adult literacy with MINEDUC and REB. It is anticipated that the approval will be guaranteed not later than May 2015. The program in partnership with ADEPR, conducted a ToT to 28 staff who will train literacy teachers on the new modules.

Access to business development and extension services: With a support of IFDC, the program established 60 FFS for beans and maize through which various techniques have been applied in different trials for beans and maize respectively. This will help farmers to learn from real cases on the benefits of combining various techniques to improve production. A total of 10,569 farmers received agriculture extension services through BCV trainings.

In order to strengthen Business Development Services, the program identified small entrepreneurs to receive practical training on business management. The program is in the process of hiring business mentors who will continue to provide coaching and mentorship to trained MSMEs and facilitate their linkage with MFIs.

4.2 Program Element 2: Increase supply of financial services

In order to strengthen the linkage between ISLGs and MFIs, the program continued to promote the use of digital financial system by training BCVs in Southern Province, where KCB services are likely to be more accessible by program beneficiaries. The development of youth financial product is still in process and the usage rate of financial product currently in use is increasing gradually.

4.3 Program Element 3: Behavior Change Communication (BCC) and Social Marketing

USAID Ejo Heza has adopted the use of Behavior Change Communication and Social Marketing to increase awareness of all the program elements among the targeted populations. Through its radio program, campaigns and publications, the program used targeted message to reinforce the adoption of best practices promoted by the program.

During this quarter, the Ejo Heza radio program focused on Agriculture (5 episodes) on maize harvesting day and preparation of season B. For Health and Nutrition (8 episodes) , the radio program focused on WASH campaign messages.

4.4 Program Element 4: Health and Nutrition

USAID Ejo Heza implements complementary short-term and long-term actions to ensure that the most vulnerable populations attain skills and knowledge that will lead to greater food security and greater understanding of diet, nutrition and hygiene, especially within the critical first 1,000 days for newborn children and their mothers.

As follow up to the SPRING Project Evaluation recommendation, the program launched the WASH campaign in Nyaruguru and Ngororero districts. ToT WASH training has been provided to RPOs and Health Centers workers and they will support to train beneficiaries. The topics covered were: importance of safe drinking water and how to clean it, waterborne diseases, body hygiene including hand washing and teeth cleaning, hygiene of the compound and family materials. A work plan has been developed to train the CHWs, BCVs and the Hygiene committee's representatives. 51 model kitchen gardens have been established using materials that are available locally and affordable to poor families. To promote better food utilization, food recipes' master training has been provided to RPOs and Community Health Workers who will provide ToT to BCVs. The latter will train and support RPOs to adopt best practices.

5 Progress Report by Program Objective or Result Areas

5.1 Program Element 1: Increase Demand for Financial Services

Under this component USAID Ejo Heza addresses the demand side issues that limit the use of financial services to improve livelihoods and food consumption by promoting savings and use of credit, financial literacy and functional literacy while expanding access to business development and agricultural extension services. Results and progress for FY15 under this element are provided below:

Program Element 1.1: Promoting Integrated Saving and Lending Groups (ISLGs) Formation

5.1 Promoting internal savings and lending groups.

During this Quarter the RPOs mobilized the community and created 10 new ISLGs leading to a total of 456 ISLGs that were created in Quarter 1 and Quarter 2 .Currently the program reached its LoP target for forming ISLGs. RPOs provided ISLG kits to all new ISLGs and training of beneficiaries is in process.

For the security of cash in hand that a group may have, each ISLG uses a lock box with three pad locks that are managed by three different members and access to cash requires agreement between those people responsible of that box. Each member holds a passbook used to register individual savings and loans repayment progress.

Program Element 1.2 Increasing Financial Literacy

The CFI approach proved to be the best for providing financial services with cost effectiveness. During this quarter, the program provided the master training as the first step to expand CFI approach to reach more groups. In partnership with Peace Corps, the program also initiated the school based clubs for encouraging youth to build saving culture starting from earlier age. CFI phase III pilot with a focus to BDS is also ongoing.

Expansion of CFI Approach

Community Finance Initiative is a financial education program implemented by Global Communities/ Ejo Heza in partnership with Peace Corps Rwanda. The CFI brings a new approach

of teaching financial education in focusing to family members instead of individuals and deliver a full package of financial education in a short time. CFI comprises the following 4 phases:

- ❖ **Phase I:** 16-week course in household financial literacy through saving, budgeting, debt management, and banking services,
- ❖ **Phase II:** 2-month savings and budgeting skills practicum,
- ❖ **Phase III:** 8-week course in business and management skills,
- ❖ **Phase IV:** Several months practicum for groups to develop their own project plan and income-generating activity.

Due to the widespread success of the CFI phase 1 pilot, the program is set to expand to over ISLG groups and all RPOs will now use CFI approach for providing financial education.

CFI Phase I Master training

From 10th - 13th March, 2015, the financial services team organized a master training to 64 participants including RPO staff and PCV in the purpose of equipping them with techniques and the methodology to disseminate the CFI lesson to the beneficiaries. RPO staff will train 350 BCV which will contribute to train beneficiaries in the ISLG. CFI provides basic financial skills and knowledge to the family as an entity for better financial decision making.

CFI Phase III TOT

CFI III is a business and management skills training program. The expected outcome is that graduates will start their own businesses and improve management of existing business. The implementation approach is to provide ToT to RPOs staff and BCVs by Ejo Heza Team in collaboration with Peace Corps volunteers. Then, BCVs provide to beneficiaries a package of 9 lessons for a period of 12 weeks. On Feb 25-27 February 2015, the Technical Team provided CFI Phase 3 TOT to 43 trainers including FO, AFO, BCV's and PCV facilitators who facilitated CFI phase 1 accomplishment. Currently 23 groups are following Business and entrepreneurship skills.

School based club TOT

School based club known as also Future Business Leaders Club aimed to build students' personal financial skills and give them practical lessons in business management. This is an initiative implemented in School in 16 classes' clubs (8 in Ejo Heza area and 8 in out of Ejo Heza). Students in those clubs will receive 13 weeks of lessons (including Introduction and the Purpose of Savings, Savings Goals and Planning Ahead, Becoming Financially Fit, Introduction to Income, Expenses, and Budgeting, Making a Personal Budget, Market Research, Market Research Analysis, Brainstorming Business Ideas, Planning Your Business, Presentation of Business Plans, Borrowing and Announcement of Winner, Record Keeping). Students will also complete a formal business plan in groups and compete for grant to start their own business at the school. These clubs will help students to have fun and learn extra skills about personal finance and business, but it is also supposed to be serious and rigorous. Students must attend 80% of the lessons and successfully complete a business plan in order to graduate and receive a certificate at the end of the year.

The expectation of these clubs is to help students to have business skills as the future business entrepreneurs and implement techniques they have learnt in entrepreneurship lessons in their respective classes.

Graduation of CFI phase I

During this Q2, total of 638 CFI participants who completed phase I pilot classes, received certificates. We held 2 big regional graduation ceremonies both in southern region, Gisagara District on 19 Jan 2015 which brought together 3 groups and Ngororero District on 26 February 2015 which gathered together 3 groups respectively. The 2 events were attended by USAID EH COP,PC representatives and local government officials. The rest of 18 groups held individual graduation ceremonies at sector level. Global communities was represented on all events by Field officers or Assistant Field officers

Program Element 1.3: Increasing Basic Literacy and Numeracy

Through ADEPR which is implementing the literacy program, USAID Ejo Heza continues to provide basic literacy training across 400 centers in the eight districts covered by the program. During quarter two of FY15 the major activity was mainly based on the meetings with the Rwanda Education Board as a follow up to the approval of new adult literacy module. Besides that, the program conducted a ToT on the use the new module and continued to monitor the progress on adult literacy intake 5 which is ended in March 2015.

Conduct TOT Training on Functional Adult Literacy New Module

From 13th to 16th January 2015, the program conducted a TOT Training on Functional Adult Literacy New Module in South Province in Muhanga District at Centre d'Accueil Kabgayi. 28 people from ADEPR Staff aligned to the program and adult literacy trainers from eight districts participated in that training. The training aimed at providing TOT training on the use of new module methodology, FAL practices and being familiar with new Module. The trained people will also train 800 literacy teachers on this new module in the coming quarter. New module is expected to be used in intake six starting in May 2015.

Conduct a meeting with Rwanda Education Board on Adult Literacy New Module and Approval process.

On March 2015, The technical team has met with Head of Curricular Department in REB to make a follow up on FAL new modules submitted since December 2014. The meeting aimed at making a follow up of FAL new modules feedback and approval from REB. The Head of Curricula

Department recognized the delay to provide feedback on the module and said that books were submitted when all technical staff of the Department were busy on the development of curricular of primary schools. She promised us that she will invite Text book Approval Committee (TAC) to look at the modules and provide feedback on this month of April. We recall that FAL new modules are expected to be used in intake six which is supposed to start in May 2015. We will continue to make a follow up on the module until getting the approval from MINEDUC and REB. If everything goes well as planned, this new module will be used by intake 6.

Follow up on adult literacy activities

Teaching/learning activities for intake five ended up with March 2015. Now learners are preparing the evaluation test which planned in the third week of April. The technical team also conducted an assessment on potential post Adult Literacy activities around literacy learners home. The purpose was to have more information on the opportunities in place that may help graduates to use the skills gained for improving their life style (More info on this assessment will be provided in the quarter 3).

Program Element 1.4: Expanding Economic opportunities through Business Development and Extension Services

1.4.4 Enhancing productivity through extension services

Agriculture extension services

During the quarter two of FY 2015, various services were provided under the extension services activity. Among others we may list harvesting and other post harvest activities to cooperatives for the crops grown in season A 2015, support in establishment of 60 FFS for maize and beans, support the farmers in starting the season through crop husbandry where this time one of our cooperatives “DUTERANINKUNGA” FROM Mukindo sector of Gisagara district has grown soybeans at 88 ha.

All these supports were delivered via on farm and formal trainings to farmers by BCVs with the close assistance of field officers and Ejo Heza Technical Team. During the second quarter (January-March), a total of 10,569 farmers have received extension services though have faced challenge of lack of rain in the middle of the quarter which has delayed planting to almost whole country including the Ejo Heza operation areas. This may probably negatively affect the production this season.

Support in establishment of FFS for maize and beans in Season B 2015

In collaboration with IFDC, the program provided kits for establishing 60 FFS for maize and beans across 8 districts of the program interventions. The testing trials have established in respect of protocol/guidelines provided.

The micro-nutrients trials were made with the following treatments:

For Maize:

T1: The plot without any type of fertilizers (Organic or chemical)

T2: The plot with organic manure only

T3: The plot with organic manure+DAP+Urea+KCl

T4: The plot with organic manure+Lime+DAP+Urea+KCl

T5: The plot with organic manure+Lime+Dolomite+B+Zn+Cu+Sulfur+ DAP+Urea+KCl

For Beans:

T1: The plot without any type of fertilizers (Organic or chemical)

T2: The plot with organic manure only

T3: The plot with organic manure+Rhizobium+DAP+KCl

T4: The plot with organic manure+Lime+ Rhizobium+DAP+KCl

T5: The plot with organic manure+Lime+Dolomite+B+Zn+Cu+Sulfur+ Rhizobium+DAP+KCl

The number of FFSs established for maize and beans in different district are shown in table below:

District	Number of FFS for maize and beans		Total number of FFS
	Maize	Beans	
Gisagara	3	3	5
Huye	3	3	6
Nyamagabe	3	3	6
Nyanza	3	3	5
Nyaruguru	3	3	6
Ngororero	5	5	10
Karongi	5	5	10
Rutsiro	5	5	10

Total	30	30	60
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Status of FFS for fertilizers testing established in Season B, 2015.

As also a good number of farmers face challenges in dealing with pest & diseases control and post harvest losses, the program with partner with well knowledgeable institutions in disease management and provide adequate skills to farmers for fighting successfully any kind of production loss. The program will also promote the use of small and available facilities at household level such as polythene anaerobic bags, shelling machines and other techniques that may help farmers to minimize the losses.

Application of the new technologies or management practices

As a result of extension services, a great number of them have adopted new technologies, in the last three months. Under the support of USAID Ejo Heza program 41,276 farmers have applied new technologies or management practices so far leading to 78% of LoP target. The following are the technologies that were applied by farmers: post harvest handling and storage specifically for maize, use of improved seeds, use of fertilizers, crop husbandry in the farm, water management (as the rain has recently become abundant), product grading and packaging, improved fodder utilization and cow shed management by dairy cattle farmers. The total number of hectares under these new technologies for this quarter is 279 ha. However the number of farmers applying is still low comparatively to the number of those who received the extension services. One of the strategies to overcome this challenge is to narrow the application monitoring at household level and support farmers to apply technologies at their individual land as they do on the consolidated land.

Dairy

Additional to agriculture, the program continue to support cow breeders through trainings on improved fodder, cow shed management, etc .In Nyanza, the BCVs and potential breeders were trained on fodder cultivation and usage. 30 participants (10 females and 20 males) were participated in 3 days of training session organized from 16th to 18th February 2015. With support of USAID Ejo Heza in training of breeders to adopt best practices of cattle management, the breeders are improving their cow sheds and animal feeding practices



Program Element 1.4.5 Supporting income diversification through business development services

In this quarter, 305 entrepreneurs identified by DUHAMIC and AEE were trained on different topics related to business development practices such as (Activities of business, Family and business, business place, Characteristics of good entrepreneur, How to chose best business, Marketing strategy, Cost and price generating, Record keeping system and Business plan).

In this training, the trainers have also used the business game training methodology, training materials referring to doing business were used to discover different mistakes which mostly occur to be corrected and how business owner must take some decision indeed in terms of using money and different business opportunities (loans, negotiations) to generate high profit.

Realities learned from group works were important to discover 9 lessons of BDS module where trainees discovered all requirements to achieve long term profitable business.



Selected MSMEs in start or improve your business game during BDS training

Summary of performance against targets for Program Element 1

INDICATOR NAME	LOP targets	Achiev. FY14	FY15 Targets	Q1 Achiev. FY15	Q2 Achiev. FY15	Result to date
IR 1: Improved Agricultural Productivity(USAID IR 7.1)						
# of hectares under improved technologies or management practices as a result of USG assistance (CA, FTF 4.5.2-2)	1,176	847	1176	182	279	1,308
IR 1.1: Improved access to production and processing practices (USAID IR 7.1.1)						
# of farmers and others who have applied new technologies or management practices as a result of USG assistance (FTF 4.5.2-5)	52,500	26499	40500	3119	12168	41,876
# farmers accessing agricultural extension services (CHF)	75,000	58994	70000	7437	10569	77,000
IR 1.2: Improved access to business development services (USAID IR 7.1.2)						
# of MSMEs receiving business development services from USG assisted sources (FTF 4.5.2-37)	2,000	1584	1800	250	305	2,139
IR 2.1: Improved institutional capacity of service providers (USAID IR 7.3.1)						
# of private enterprises, producers organizations, water users associations, trade	2,000		1800	446		2011

and business associations, and community-based organizations (CBOs) receiving USG assistance (FtF 4.5.2-11)		1,555			10	
IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)						
# people trained in one or more forms of literacy, including basic literacy, basic numeracy, financial literacy (GC)	48,420	34,148	48420	2808	6706	43,662
# of people trained in basic literacy (GC)	35,000	25,223	30000	0	Ongoing	25,223

5.2 Program Element 2: Increase Supply of Financial Services

USAID Ejo Heza continues to partner with financial service providers including MFI's, SACCOs and commercial banks to ensure that beneficiaries are benefiting from their services and develop products that meet the needs of the rural sector to ensure a more inclusive and holistic financial sector.

Program Element 2.1 Supporting linkages between ISLGs and MFI

In this quarter, financial services team continued to give support to RPO'S on MIS reporting and data cleaning through field visits and trainings as a result quarter one data is now captured in MIS Savix for all RPO'S and can be accessed online. The MIS – savix report showed that group members disbursed usd 328,700 as informal loans from their respective members with a total saving of usd 423,452. For formal loans offered by various financial institutions during quarter 2 is approximately usd 107,469. All new ISLG's are using Passbook system of record keeping which is easier to fill and extract data compared to ledger system.

Program Element 2.2 Facilitating financial sector innovation

During this second quarter, Market research report on youth product concept was finalized and presented by the Consultant to senior management of USAID EH ,technical team and coopec Inkunga staff. The consultant showed the opportunities around and recommended youth saving product launch. However after review and considering challenges that may go with Individual savings account by the team, it was agreed to make both individual and group savings account. This is being followed by pilot plans; this product is expected to be launched in June 2015.

To date, the achievements in each of the two products launched with Duterimbere MFI, are captured in the table below:

	Iga Nawe Account Duterimbere MFI (as of 31 st March 2015)	Intego Account Duterimbere MFI (as of 31 st March 2015)	Twisungane Account KCB Bank (as of 31 st March 2015)
# of Accounts	118	105	175
Total Savings	Rwf 11,155,626 (USD 15,937)	Rwf 11,699,852 (USD 16,714)	Rwf 334,104,565 (USD 477,292)

*Exchange rate Rwf 700/ USD 1

Program Element 2.3 Supporting capacity building

No updates this quarter

Program Element 2.4: Supporting the expansion of mobile money

After exploring different ways to promote the use of mobile money exchanges among the program beneficiaries, the program, in partnership with KCB-R, expanded to Huye district. It was attended by ISLG leaders, Mobile Agents and KCB mobile Banking Agents. This will help the program's beneficiaries to access Bank services in convenient way through Mobile phones and Agents. More trainings are planned in the Southern province where KCB has Agents that are near our ISLG's.

Summary of performance against targets for Program Element 2

INDICATOR NAME	LOP targets	Achiev. FY14	FY15 Targets	Q1 Achiev. FY15	Q2 Achiev. FY15	Result to date
IR 2: Increased access to Agricultural Finance (USAID IR 7.3)						
Value of agricultural and rural loans (FTF 4.5.2-29)	\$174,376	\$ 137,846	\$151,631	\$32562	\$107469	\$140,031**
IR 2.1: Improved institutional capacity of service providers (USAID IR 7.3.1)						
% of created and/or supported ISLGs with linkages to financial institutions (GC)	70%	68%	70%			Annually

# of New financial products developed (GC)	5	3	2	0	0	3
# of Loans made by MFIs (GC)	3600	1,581	3000	157	392	2,130
IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)						
# of beneficiaries accessing financial services (GC)	40000	31,391	36000	9841	250	41,482
# MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	3,600	2,298	3000	55	395	2,748

5.3 Program Element 3: Behavior Change Communication (BCC) and Social Marketing

USAID Ejo Heza uses behavior change communication (BCC) and social marketing to increase awareness of all the program elements. This includes sensitizing populations on the benefits of financial services, improving agricultural production practices, working cooperatively, and improving access to health and nutrition services. BCC strategies include using Radio program “Gira Ejo Heza”, electronic media, social media and organization of campaigns.

BCC activities in Second Quarter included messaging activities on health and nutrition and Agriculture such as:

- Gira Ejo Heza Radio broadcasts;
- Preparation and organization of USAID Ejo Heza community events, including Maize Harvests day in Nyaruguru District, hygiene and sanitation campaign in Ngororero and Nyaruguru District;
- Publication of materials including success stories.

➤ Health and nutrition -focused radio programs

In order to prepare the WASH Campaign event which took place in Nyaruguru and Ngororero Districts, the radio program focused on promoting the Ejo Heza Health and nutrition services by sensitizing and encouraging the rural population in various ways to promote, improve personal, domestic and food hygiene through hand washing, clean water for drinking, hygiene of food preparation and conservation, having latrines in good condition and general body hygiene.

The main radio program theme was “Your health is your concern”.

➤ Agriculture -focused radio programs

Five Agriculture Episodes were aired on Gira Ejo Heza radio program to sensitize the beneficiaries on Maize harvest day celebration which took place on 11 March 2015 in Nyaruguru District and preparation of Agriculture Saison B.

The table below summarizes the agriculture, health and nutrition radio program episodes aired in quarter two:

#	Episodes	Dates
Health and Nutrition		
1	Water Hygiene and sanitation	1-3 Jan 2015
2	Household Hygiene	4-10 Jan 2015
3	Toilet Hygiene	11-17 Jan 2015
4	Teeth Hygiene	18-24 Jan 2015
5	Hand Hygiene	25-31 Jan 2015
6	General Body Hygiene	01-07 Feb 2015
7	Clothes Hygiene	8-14 Feb 2015
8	Bedroom Hygiene	15-21 Feb 2015
Agriculture		
1	Maize Harvest day preparation	22-28 Feb 2015
2	Maize Harvest day preparation	01-07 Mars 2015
3	Maize harvest day celebration	08-14 Mars 2015
4	Introduction to Agriculture Saison B	15-21 Mars 2015
5	Agriculture Saison Plan	22-28 Mars 2015

➤ **Community Event and campaign activities**

Three different events were organized to sensitize the population on the benefit of financial service, increase agricultural production and improving the access to health and nutrition services. Various media were used to share success stories from these events, such as NewTimes, Igihe.com, Kigalitoday.com, radio stations (National Radio , salus, Huguka, Isangano, Flash FM) and National TV.

- Community Finance Initiative(CFI)graduation in media (<http://www.umuseke.rw/?p=153249> , <http://www.newtimes.co.rw/section/article/2015-01-30/185463/>, <http://www.kigalitoday.com/spip.php?article22460>) .
- Maize harvest day event in media (<http://www.newtimes.co.rw/section/article/2015-03-14/186879>).
- WASH Campaign launch in media (<http://www.igihe.com/amakuru/u-rwanda/article/nyaruguru-haracyari-benshi-barwara>).

➤ **Updating the content of the USAID Ejo Heza Facebook page**

USAID Ejo Heza program uses Facebook (<https://www.facebook.com/USAidEjoHeza?ref=hl>) to communicate program activities including events and campaigns. Some of events posted on Facebook in Q2 include: Community Finance Initiative (CFI) graduation event, Maize harvest day event and WASH Campaign launch event.

➤ **Publications and materials development**

Different BCC materials were developed with targeted messages to promote positive behaviors both among USAID Ejo Heza beneficiaries and the general public. Brochures and flyers, banners, posters, T-shirts were designed for the saving week campaign, with key messages to promote behavior change of beneficiaries.

5.4 Program Element 4: Health and Nutrition

Save the Children leads all nutrition activities by implementing complementary short-term and long-term activities to ensure that the most vulnerable populations attain skills and knowledge that lead to greater food security and greater understanding of diet, nutrition and hygiene, especially within the critical first 1,000 days of newborn children and their mothers. All nutrition activities are linked closely with both education and extension services within this program to achieve the following objectives: 1) incorporating nutrition into adult literacy education, 2) improving agriculture production, storage and handling, 3) establishing kitchen gardens and promoting better food utilization. During this quarter, the program supported the establishment of kitchen gardens with many varieties of vegetables; trainings on food recipes and WASH were provided during this quarter.

Program Element 5.4.1: Improving food production, post-harvest storage and handling

Due to high production from the cooperatives farmers, the drying sheds were not sufficient for all supported cooperatives and the farmers have alternatively arranged themselves and hanged their maize on other drying facilities which are open with high risk of rain-based damage which may lead to aflatoxin of these maize.

This is the general constraints for most of supported cooperatives. However the program is planning to support by cost-sharing with farmers in building additional drying sheds in order to address such kind of problems.



Building up on the results and recommendation of the market study report done by AUCA (Adventist University of Central Africa), the cooperatives supported by the program managed to sign buying and selling agreement with 8 different buyers of maize and beans, which, as result, will provide them with a guaranteed market with a reasonable price.

Program Element 5.4.2: Establishing kitchen gardens

During this quarter, RPOs established 51 model kitchen gardens and renewed others established in the past. The promotion of model kitchen gardens will increase the availability of various varieties of vegetable at the household level and this will contribute to the improvement of consuming a balanced and diversified diet.

As the value of kitchen garden is recognized at the community level, the emphasis for the remaining period will be to reinforce its sustainability and being productive all year around.



Established model Kitchen garden by DUHAMIC-ADRI in Nyaruguru, Nyagisozi sector. Taken on Feb. 13th,2015.

Program Element 5.4.3 Promoting better food utilization

Food recipes' Master Training

In partnership with other stakeholders in Health and nutrition and MoH, Global Communities played a key role in developing “Food recipes training booklet”. With the approval of MoH, the booklet is now available and will be used for providing Master training, ToTs and beneficiaries trainings as well.

USAID Ejo Heza provided master training to 79 people from Ngororero (41 people) and Nyanza (38 people) districts. Participants were from DUHAMIC-ADRI and Caritas as RPOs and 27 staff from health facilities located in these districts. As result, the trained people will provide ToT to 2584 CHWs and BCVs. The latter will train 64600 community members in both districts Nyanza and Ngororero.

This two days master training took place at St Andre, Muhanga district from February 17-20th, 2015. All trainees received the booklets. The work plan to train those CHWs and BCVs was done

during the training and it is planned to take place in quarter three. The topics covered during the master training were:

- ❖ Introduction on Nutrition status at national level,
- ❖ Food classification according to different food types available in Ngororero and Nyanza districts and their nutrition value,
- ❖ The meals included in food recipes booklet,
- ❖ Work plan to train the Community Health Workers (CHWs) and BCVs in their catchment areas.

At the community level, All RPOs continued to train program beneficiaries on child health and nutrition focusing mainly on food recipes and food small transformation including Juices, Milk and tofu from soya beans and Donuts from yellow or orange potatoes. In total, 5401 beneficiaries were trained so far during this quarter in child health and nutrition including 1774 male and 3627 female (AEE: 255, ADEPR: 1545, CARITAS:1057 and DUHAMIC-ADRI: 2544). The message was accompanied by cooking demonstration. The expectation is that the provided trainings will lead to higher food security, food diversification and better understanding of better cooking practices to avoid any loss of food nutrients.

Program Element 5.4.4 Messaging

5.4.4.1. WASH trainings

Master Training

During this quarter, the program conducted a three days training to 81 participants including 37 from Nyaruguru and 44 from Ngororero districts which took place at St Andre, Muhanga district on February , 2015. The trainees were from RPOs and health facilities (hospitals, health centers and health posts). The participants from Health facilities were in charge of WASH at the health facility level and in charge of socio-affairs at the sector level. These people are in best position to have high influence to the community. Reason why, involving them will result in high return of people adopting the best practices learned. The topics covered were:

- ❖ Importance of safe drinking water and How to clean it,
- ❖ Waterborne diseases,
- ❖ Body hygiene including hand washing and teeth cleaning,
- ❖ Hygiene of the compound and family materials,
- ❖ Work plan to train the CHWs, BCVs and the Hygiene committee's representatives.

The practices on water cleaning, hand washing, teeth cleaning and compound cleaning were also conducted and group work as training methodologies were used the most to show participants that

they already have knowledge on many thing, just practice is still lacking. We requested all trainees to be model in their respective community.

ToT for CHW and BCVs

81 people who received Master training, provided ToT to 1980 trainees, including BCVs, CHWs, cell executives and hygiene committees at village level respectively 878 in Nyaruguru and 1102 in Ngororero for one day in the week of March 17th to 20th, 2015. In the week of March 16-20th, 2015, the 270 WASH kits were distributed (5Kits by sector) to all 27 sectors (13 in Ngororero and 14 in Nyaruguru). The WASH kits are composed by materials to improve the hygiene at the community level including tip tap, jercan to store drinking water, toothbrush (Kit



A trainee washing hands with Tip-tap during WASH ToT training in Nyaruguru district, Munini sector. March 17th, 2015.

attached) to enable to trainers to conduct practical lessons. The expectation is that trained CHWs and BCVs will train 59400 people in the community of Ngororero and Nyaruguru districts (average of 30/trainer). The next steps include the follow up of community education and evaluation of adoption of positive hygiene behaviors.

Summary of performance against targets for Program Element 5

INDICATOR NAME	LOP targets	Achiev. FY14	FY15 Targets	Q1 Achiev. FY15	Q2 Achiev. FY15	Result to date
IR 3: Improved nutrition among rural poor						
# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	125,000	97,334	125000	3515	5401	106,250
# kitchen gardens established (GC)	11,000	11,416	240*	124	51	11,591

*Only model kitchen gardens will be established in FY15

6 Integration of GALS in the program implementation

Gender Focus Group Discussions

Before launching a targeted gender intervention in Ejo Heza's programs, we wanted to assess what gender gaps exist in the program and gender-related challenges faced by members of Ejo Heza groups. A gender audit was conducted in 2013 gauging gender in Ejo Heza's policies and staff's

general knowledge of gender. It found that while gender is included at every level of Ejo Heza's policies and programming, staff are unfamiliar with gender concepts and in need of a general gender sensitivity and awareness training. It was also necessary to assess gender-related problems for beneficiaries, so staff conducted a series of gender-targeted focus groups in March 2015.

Focus Groups

Because Ejo Heza's areas of intervention are financial services and agriculture, the assessment focused on receipt and control over household income and assets, burden of work and task sharing in the home, and causes of family conflict. Focus groups were conducted in 8 groups (3 ISLGs, 3 Coops, and 2 Nutrition Groups) in 3 districts (Huye, Karongi, and Rutsiro) in Ejo Heza's target area with 71 participants, 37 women and 34 men. Each focus group consisted of 8-10 members of mixed gender from each group. Members were asked to list income, expenses, assets, and daily activities for both men and women. Afterwards, groups engaged in a discussion about causes of conflict in a typical family. Then, members did individual surveys regarding control over income, access to credit, leisure, and burden of work.

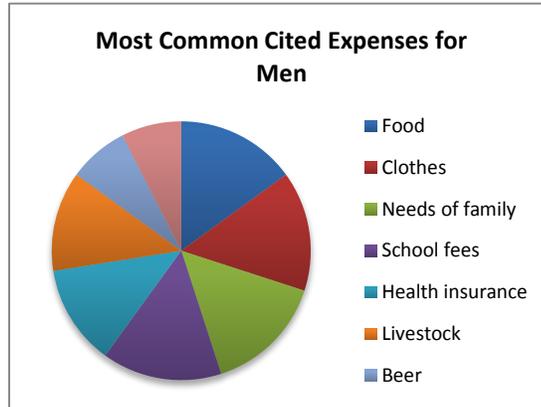


Women in Mushubati, Rutsiro discuss the activities in their day

Income, Expenses, and Assets

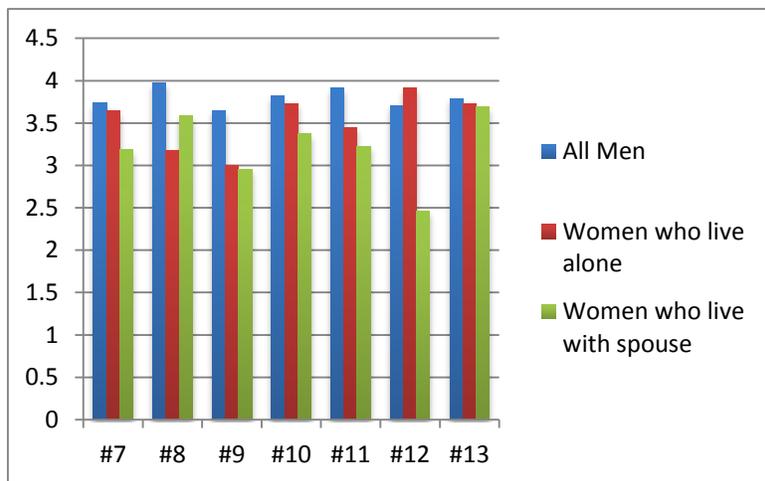
For all groups, cultivation and rearing livestock listed as the main source of income for most people in their communities. Small labor and selling harvest were also relatively common. All groups reported that men generally make most of the money for a household, though a few groups noted that while men make more income, women generally bring more money home.

Members generally shared expenses because the money typically comes from men. Family needs were the most common expense for families, but men and women expressed different priorities. Men usually prioritized assets such as land or livestock, while women prioritized needs for the home. The most common assets were livestock and land. Assets are generally controlled by the man or husband who has final say over all decisions.



Daily Activities

As expected, women tended to report more activities throughout their day and were less likely to include time to rest, visit with friends, or other leisure activities. Men did report that they did or have done domestic work (cooking, cleaning, and/or caring for children), although sparingly.



Below: A typical day for men (in red) and women (in green) in an ISLG in Huye. Above: The results of the individual surveys. Answers are coded 2 for disagree, 3 for neither agree nor disagree, and 4 for agree. The following questions were asked:

- 7. I make decisions about when, what, and where to find money for our family.
- 8. I own assets.
- 9. I can buy or sell assets.
- 10. I have access to credit (including in an ISLG).
- 11. I make decisions about credit.
- 12. I make most of the money for my household.
- 13. I have control over the money for my household.

Comparing Across Groups

Nutrition groups and coops followed the same trends as the general group, though ISLGs showed some differences. Members of ISLGs demonstrated greater equality in terms of control of income and expenses and access to credit than other members, suggesting that ISLGs are powerful tools for women to have more financial autonomy and decision-making.

Causes of Conflict

The most common cause of conflict was misunderstanding or miscommunication over the use of assets and money in the household. Many members noted mistrust between husbands and wives over how much money they have and how that money is being sent. This is particularly visible on

share-out day. Men noted that women are using the savings to drink or are unsure how much money the women really have. Women noted that men will spend family money or sell assets without telling the wife to pay his bar tab. Many people noted that both husbands and wives seek other partners when they feel their own isn't fulfilling their responsibilities to the family.

Conclusions

Based on the above, there is a lack of understanding and empathy on the part of both men and women for the different challenges faced by both genders, and couples are not working as a unit towards a common goal. There are also still large discrepancies between the amount of work done by men and women, with women carrying the largest burden of work while men control most of the income. The area of greatest opportunity for gender intervention in the Ejo Heza program lies in helping men and women discuss their challenges as families and create goals with steps to achieve those goals together. This would also include a component discussing task-sharing and cooperation in the household.

7 Partnerships with government, public and private institutions

Across January to March 2015, Global Communities carried out activities intending to reinforce existing partnership relations with central and local governments, civil society members and Private sector. Mainly, activities done were related to participation in conference, technical and administrative meeting organized by Partners or hosting Partners involved in Global Communities activities o events.

Participation in Land Water Harvesting Project (LWH) new financial products validation meeting

LWH as World Bank, USAID, JICA, co funded Project under Ministry of Agriculture and Animal Resources has developed five new financial products promoting farmers' access to financial services. Two of them promote savings (normal savings and agriculture oriented savings), other three focusing loans: agriculture production improvement, agriculture inputs access through agro dealers and agriculture production buyer facilitation. This partnership with LWH Ejo Heza Program Financial Services objective because increasing financial inclusion. Regarding loans new product, Ejo Heza is interested given that agriculture loans products are in pipeline. LWH Project and Global Communities interventions overlap in three Districts (Nyanza, Karongi and Rutsiro).

Participation in Districts Joint Action Forums and Open Day

Global Communities /USAID Ejo Heza as one of development District partner participates in all Districts Partner forum meeting held on quarterly basis. These meetings allow Partners to exchange on District development progress, share best practices and relevant lessons and strategize as team to solve key program implementation challenges.

In quarter two, Global Communities and RPOs have attended Nyanza, Nyaruguru and Huye Districts Joint Action meetings. To accountable to the beneficiaries and Communities served, all Districts and Partners do organize twice a year an Open day. In this quarter Global Communities and RPOs participated actively in Huye and Nyaruguru Districts Open Day.

USAID Mission Field Visit in Western Province

USAID Ejo Heza Program AOR conducted a two days field visit to Ejo Heza activities implemented in Rutsiro and Karongi Districts in Western Province. Mainly the visit was focused on savings and lending through ISLG, maize value chain post harvest and handling, horticulture and dairy value chain promotion under Walmart foundation Project and nutrition activities highlighted through model kitchen gardens implemented by CARITAS and ADEPR.

AOR advised to work closely with Rwanda Agriculture Board in order to find adequate solutions against crops diseases, to link as much as possible advanced ISLGs to formal financial institutions and to support some BCVs to provide basic veterinary services to farmers.

Agriculture best practices promotion in collaboration with IFDC/PReFER

The partnership with International Fertilizers Development Center (IFDC)/PReFER is based on micro-nutrients trials through demo-plots establishment in the community in order to demonstrate their impact on soil fertility and increasing productivity. Last quarter several meetings were held at IFDC offices, the last one was on 9th March with field days planning in May 2015 and kits request and distribution plan for the next agricultural season 2016 A scheduled in June- July 2015.

LAND O' LAKES training Material shared with Global Communities

USAID Ejo Heza has partnered with Land o'Lakes through Rwanda Dairy Competitiveness Program II to share training materials on dairy cow husbandry and during the last quarter technical team from both sides have met and shared the available materials "*Farmers guide and lead farmers guide*" the officers guide was still at designing step and promised to share both electronic and hard copies as long as they are all ready for dissemination.

Participation in Zambia CRACKING THE NUT Conference

The cracking the nut Africa conference was this year held in Lusaka Zambia on March2-3, 2015. USAID Ejo Heza was represented by The COP, Program Coordinator, and Agriculture Specialist. Global Communities Team shared with participants USAID Ejo Heza Program experience through presented topic "**Innovating Access to Agricultural Inputs, Assets and Extension Services through Savings**

Groups” by demonstrating the difference between ISLGs embedded in farmers cooperatives in comparison with those not embedded in cooperatives.

8 USAID Ejo Heza staff development and changes

From 30 March - 1 April, 2015, IILP M&E Specialists attended a workshop organized by USAID-Rwanda, entitled “*Environmental Compliance and Environmentally Sound Design & Management in Project Implementation*”, held at Gorillas Hotel, Kigali- Rwanda and facilitated by Global Environmental Management Support Project (GEMS). GEMS provides on-demand environmental compliance, management, capacity-building and sound design support to USAID's Environmental Officers, to USAID Missions and other operating units, and to their projects and programs.

The overall goal of that workshop is to strengthen environmentally sound design and management of USAID-funded activities by assuring that participants have the motivation, knowledge and skills necessary to (1) achieve environmental compliance over life-of-project, and (2) otherwise integrate environmental considerations in activity design and management to improve overall project acceptance and sustainability.

9 New Developments Impacting Implementation

Annually government of Rwanda top leaders participates in national Retreat considered as a unique governance tool allowing leaders to hold themselves accountable, reflect on the country's progress and identify strategies to accelerate delivery of targets.

In FY 2014-2015, the retreat was held 12th National Leadership Retreat from February 28 to March 2, 2015 under the theme: “*Common Vision, New Momentum*” and the following topics were discussed:

- Leaders' accountability – Rethinking the government's approach to delivery
- Infrastructure development to support planned urbanization
- Leveraging public private partnership to tap the full potential of the MICE sector
- Reviewing the performance of health systems and enhancing the quality of health service delivery
- Accountability to women and children for sustained development

In total, 16 resolutions have taken as key output of the top leaders' retreat. Regarding Ejo Heza program objectives, three resolutions are strengthening Ejo Heza interventions especially maize value chain development and Health and nutrition:

- *Find markets for maize production from the first phase of the Agricultural Season A 2015 and search for market opportunities for other Crop Intensification Programme products – alongside sustainable farming mechanisms. The Ministry of Trade and Industry will play a leading role in value addition and in promoting the trade and production of agricultural and animal husbandry products.*
- *Review the health care system, the cost of medical services and harmonize the cooperation of hospitals and health insurance companies.*
- *Increase efforts in malaria prevention activities especially in the distribution of mosquito bed nets and drugs, clearing bushes around households, spraying anti mosquito insecticides, and studying the feasibility of bed nets factory in Rwanda*

Building up from IILP external evaluation recommendations, the IILP work plan has been revised and included actions that address measure highlighted issues by external evaluators. Proposed actions for the remaining period include the following:

- ❖ **Improved linkage of beneficiaries to local MFIs:** It has been revealed that the rate of linkage between program beneficiaries and local MFIs is still low. After three years of mobilizing savings groups and providing financial education on the demand side, the next phase will focus more on the supply side and its ability to meet the needs of the rural client. The program will work with some MFIs and support them to provide services which are affordable by beneficiaries. Moreover, financial education with linkage to digital financial system and entrepreneurship trainings will empower the beneficiaries with skills for choosing a suitable financial service among others.
- ❖ **Tracking Behavior change and communication impact:** Considering that there is no sufficient outcome and impact indicators to measure the behavior change and inefficient radio programs as said by evaluators, the team restructured BCC activities focusing to the community in which BCVs are key players. Radio program has been stopped and replaced by a couple of activities that will be centered at the community level such as drama, songs, sketches, exchange visit ,etc. A combination of output and outcome indicators will be used to track all effort under BCC component quarterly and annually.
- ❖ **Improved agricultural extension services:** The extent to which agriculture extension services help farmers to deal with crop disease and other related issues was also criticized. The program will partner with competent firms to train Field Officer and BCVs and empower them with required skills that allow them to support farmers in pest and diseases control. The use of small and available facilities at household level such as polythene anaerobic bags, shelling machines, will be also promoted and advocacy to get free disease and resistant varieties from RAB and other specialized agriculture Institutions is among program priorities.

- ❖ Increase number of beneficiaries consuming balanced and diversified diet: The LoP target set for this indicator at the design of the program is unlikely to be achieved. However, the program initiated new activities that may contribute to increase the nutrition status among the program beneficiaries. Provision of small animals to very poor families as the source of animal proteins, extension of WASH campaign in remaining 6 districts and Strengthening cooking practices & provision of cooking demo kits.
- ❖ Strengthen BCVs functioning structures: The capacity and motivation of BCVs as key players of the program implementation was also questionable. There is a need to improve and strengthening BCVs formation by making it more practical and applicable and initiate a strong organizational framework that would enable BCVs to provide same services to households after the project's interventions. As immediate action, the program will update the BCVs performance and rank them based to their capacities. A performance improvement workshop will be organized to respond to the gaps that will be identified. Then support the existing BCVs' Self Help Group (SHG) structured at administrative sector level to be more operational and award best performing BCVs in collaboration with local authorities.

10 Success Story

“USAID Ejo Heza program brought opportunities to change our living conditions”

, 32 year old, Ejo Heza saving group member is married and have two children. He lives in Akabagagi village, Umunini cell of Kansi Sector in Gisagara District and he used to live on subsistence Agriculture to have food for my family. It was also hard for him to pay health insurance and school fees for my two children.

In October 2012, he decided to join DUHARANIRE Ejo Heza Saving groups as one solution to address his family issues where he has been trained by the program on saving and Business development. “I started to save 200 Rwf per week. But it was very hard to find this amount with other family responsibilities. However with resilience the saving activities continued and savings was cumulated and the group started to give loans to the members after 6 months. After getting loans, some members have started different income generating activities.

As a member of Ejo Heza Saving group, I discussed with my wife whether we can borrow some money to initiate some income generating activities to support our family economy”. Said .

I immediately found that in our Cell, there is no hair cut saloon as the many people need the service including my family members where we used to travel 5 km to look for hair cut services.

I requested a loan of 30,000 Rwf from the saving group but this loan was really insufficient to start the hair cut business as we thought before. With the business skills got from Ejo Heza training in 2013, I decided to look for a supplementary loan of 200,000 Rwf from SACCO-Kansi Branch and I started to learn my business where I am getting 60,000 RWF per month.

From that money, I expanded my business and I am offering the services of charging telephones and we earn about 1,000 Rwf per day and I bought a cow at 200,000 Rwf and my children are drinking milk . “We have been able to pay back loan from SACCO, now I am able to pay easily Health insurance and school fees to my two children because of Business development skills got from Ejo Heza training. “Added .



“We are thankful for USAID Ejo Heza program which brought opportunities to change our living conditions and we have become real entrepreneurs determined and with vision to become financially secure and I am contributing to District development. “Concluded , a member of one of Ejo Heza Saving Group.

From 2012, with assistance from the Ejo heza program, a total of 2,139 members have been trained on Savings and Business development.

11 Annex 1: Summary of all Program Indicators

INDICATOR NAME	LOP targets	Achiev. FY14	FY15 Target	Q1 Achiev. FY15		Result to date
Goal: Improve livelihoods of Rwanda's very poor						
Prevalence of Poverty: % of people living on less than \$1.25/day (FTF 4.16)	85%					
% change in income of targeted population (RFA)	35%					
# of rural households benefitting directly from USG interventions (CA, F, FTF 4.5.2-14)	104,350	70,834	100750	16597	215	87,646
IR 1: Improved Agricultural Productivity(USAID IR 7.1)						
# of hectares under improved technologies or management practices as a result of USG assistance (CA, FTF 4.5.2-2)	1,176	847	1176	182	279	1,308
Gross margin per unit of land, kilogram, or animal of selected product (FTF 4.5-4).	Maize	222	211	219		Annually
	Beans	625	595	619		Annually
	Dairy	331	315	328		Annually
IR 1.1: Improved access to production and processing practices (USAID IR 7.1.1)						
# of farmers and others who have applied new technologies or management practices as a result of USG assistance (FTF 4.5.2-5)	52,500	26499	40500	3119	12168	41,876
# farmers accessing agricultural extension services (CHF)	75,000	58994	70000	7437	10569	77,000
IR 1.2: Improved access to business development services (USAID IR 7.1.2)						

# of MSMEs receiving business development services from USG assisted sources (FTF 4.5.2-37)	2,000	1584	1800	250	305	2,139
IR 2: Increased access to Agricultural Finance (USAID IR 7.3)						
Value of agricultural and rural loans (FTF 4.5.2-29)	\$174,376	\$137,846	\$151,631	\$32562	\$107469	\$140,031**
IR 2.1: Improved institutional capacity of service providers (USAID IR 7.3.1)						
% of created and/or supported ISLGs with linkages to financial institutions (GC)	70%	68%	70%			Annually
# of private enterprises, producers organizations, water users associations, trade and business associations, and community-based organizations (CBOs) receiving USG assistance (FtF 4.5.2-11)	2,000	1,555	1800	446	10	2011
# of New financial products developed (GC)	5	3	2	0	0	3
# of Loans made by MFIs (GC)	3600	1,581	3000	157	392	2,130
IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)						
# of beneficiaries accessing financial services (GC)	40000	31,391	36000	9841	250	41,482
# MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	3,600	2,298	3000	55	395	2,748
# people trained in one or more forms of literacy, including basic literacy, basic numeracy, financial literacy (GC)	48,420	34,148	48420	2808	6706	43,662
# of people trained in basic literacy (GC)	35,000	25,223	30000	0	Ongoing	25,223
IR 3: Improved nutrition among rural poor						
% of beneficiaries consuming a diet with increased diversification (GC)	85%	26%	80%			Annually
% of beneficiaries with increased knowledge about balanced & diversified diet (GC)	90%	87%	90%			Annually

# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	75,000	97,334	125000	3515	5401	106,250
# kitchen gardens established (GC)	11,000	11,416	240*	124	51	11,591

*Only model kitchen gardens will be established in FY15

** Achievements are not cumulative (Only for the reporting year)