Global Communities
Partners for Good

October 30, 2014

Agreement Officer, USAID

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

Dear ,

On behalf of Global Communities I am pleased to submit our annual report for the above mentioned agreement. This report summarizes activities undertaken from October 1, 2013 to September 30, 2014.

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

Sincerely,

International Operations

Cc: AOR, USAID/Rwanda
USAID/Rwanda
Chief of Party, Global Communities/Rwanda
Country Director, Global Communities/Rwanda
DFA, Global Communities/Rwanda
Program Manager, Global Communities/Headquarters

Annual Report FY 14

District officials and USAID Ejo Heza team during the campaign launch in Musha sector, Gisagara district. August 6th, 2014.

has been learning improved horticulture techniques since April 2014 through one of Ejo Heza's farmer field schools established in the Mukura Sector of Huye District.

Integrated Improved Livelihoods Program (IILP)
Country: Rwanda
Donor: USAID Feed the Future
Award Number:
AID-696-A-11-00008
Reporting Period:
October 2013 to September 2014

Submitted To:

Agreement Officer, USAID/East Africa
PO Box 629
Nairobi, Kenya

Agreement Officer's Representative
USAID Rwanda P.O. Box 2848
Kigali, Rwanda

Submitted By:

Director of Program Operations
Global Communities
8601 Georgia Ave., Suite 800
Silver Spring, MD 20910 USA
Email: @globalcommunities.org

Name of Project	**Integrated Improved Livelihoods Program (IILP)**
Country and regions	**Rwanda, Africa**
Donor	**USAID/Feed The Future**
Award number/symbol	**AID-696-A-11-00008**
Start and end date of project	**July 2011-July 2016**
Total estimated federal funding	**$ 13.95 million**
Contact in Country	**Chief of Party – USAID Ejo Heza** **Global Communities Rwanda** **P.O. Box 7028** **Kigali, Rwanda**
	Director of Program Operations **Global Communities Headquarters** **8601 Georgia Ave. Suite 800** **Silver Spring, MD 20910 USA**

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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
CFI	Community Financing Initiative
CIAT	International Center for Tropical Agriculture
COP	Chief of Party
CTN	Cracking The Nut
DQA	Data Quality Assessment
DUHAMIC- ADRI	Duharanire 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
MCC	Milk Collection Center
MEMS	Monitoring and Evaluation Management Services
MES	Monitoring and Evaluation Specialist
MFIs	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-diocèsain 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 Famer 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

In the third year of its implementation, USAID Ejo Heza continued to register positive progress and results across the technical areas of agriculture, financial services, literacy, health and nutrition and Behavior Change Communication (BCC). Nine of the ten Feed the Future (FtF) indicators were achieved with a margin of over 90%. Only the indicator which tracks how farmers apply new technologies was not achieved as planned due to the delayed arrival (by one month) and increased intensity of this year's rainy season which began in mid-September. . To date, over 39,600 households have been reached by the program. During this reporting year, various surveys have been conducted to assess if the program interventions are making a difference on the ground.

In financial services, a total of 1,555 Integrated Savings and Lending groups (ISLGs) were formed, surpassing the target of 1,500 for the year with 68% opening an account with a formal financial institution. Group members continued to receive trainings, coaching and technical support for the better management of ISLGs. USAID Ejo Heza also provided targeted support to financial service providers including Micro Finance Institutions (MFIs), Saving and Credit Cooperatives (SACCOs) and commercial banks, building interest and capacity to expand their outreach and develop products that meet the needs of the rural market in order to ensure a more inclusive and holistic financial service sector. During this reporting period, two new products were developed: "Group Investment Account or Twisungane A/C" and "Intego A/C". The beneficiaries are exploring the usefulness of these products along with another financial product developed last year.

In agriculture and business development, the program supported farmers involved in maize, beans and dairy value chain development by providing necessary skills and knowledge to increase productivity. Agriculture extension services were provided to farmers via formal trainings, coaching and mentorship from field staff, Be the Change Volunteers (BCVs) and with support from Ejo Heza's Technical Team. To build the capacity of farmers in Business Development Services (BDS), the program offered trainings that covered the introduction to farming as business, managing a farm as a business entity/enterprise and potential farming activities that are available in the country.

Literacy continued to form a key part of USAID Ejo Heza activities in this reporting period with 10,553 learners graduating from the program's 400 literacy centers (intake 3 & 4). Specifically, monitoring focused on the running of classes, teacher performance, ADEPR coordination and internal follow up. The passing rate is around 75% and those who successfully pass the examination organized by the Ministry of Education (MINEDUC) are given certificates of merit. Cell phone literacy was introduced in the classes to meet the need for learners to communicate on their cell phones. A new functional literacy module was developed based on MINEDUC guidelines incorporating the other USAID Ejo Heza technical areas of agriculture, financial services, health and nutrition.

In Behavior Change and Social Marketing, the program continued to use and explore effective channels to support messaging around the program's technical areas of agriculture, financial services, literacy, health and nutrition. The program has made use of radio, Short Message Service (SMS) on its Short Code 1213, modules for use by BCVs, drama and stories at community events and supported event coverage in various print and online channels.

Leadership on activities in health and nutrition continued to be provided by USAID Ejo Heza in partnership with Save the Children. A total of 66,000 beneficiaries received health and nutrition trainings, plus 7,233 kitchen gardens were established in the program's districts. The nutrition team continued to participate in the government's nutrition technical working group and USAID Ejo Heza was selected to spearhead the development of a Food Recipe Booklet for the Ministry of Health. The final version was sent to the Ministry for approval. Various campaigns were held to promote Milk Consumption, Best Practices and Breastfeeding.

The program has continued to cement relationships and partnerships with various government public and private institutions. USAID Ejo Heza technical staff have participated in the periodic technical working group meetings organized by the Ministries of Finance, Agriculture and Health and have supported reviews and development of various government policy documents. The technical team has also ensured that the program is represented at the various district meetings such as the Access to Finance Fora, district open days and the Joint Action Development Forums (JADFS). These initiatives keep program staff abreast on government priorities and support appropriate alignment of activities.

3 Introduction

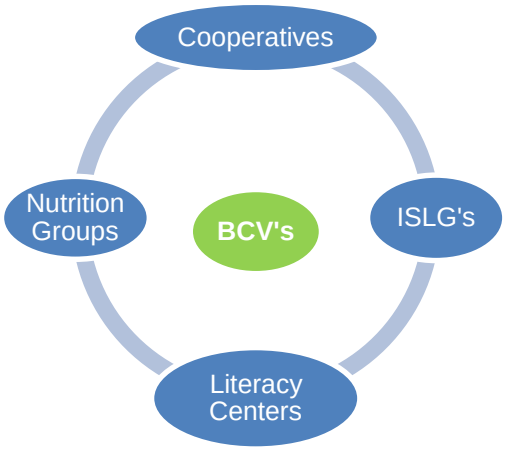
Global Communities' USAID Integrated Improved Livelihoods Program (IILP), locally known as USAID Ejo Heza (Kinyarwanda for "Brighter Future"), is a five year program (2011 – 2016) funded by the USAID Feed the Future initiative that seeks to improve the livelihoods and food consumption of 75,000 of Rwanda's 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, Gisagara in the Southern Province and Rutsiro, Karongi and Ngororero in the Western Province.

Partnerships with local and international civil society organizations

USAID Ejo Heza is in partnership with four local organizations: DUHAMIC, CARITAS, AEE and ADEPR and one International Organization, Save the Children, which leads 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 the area 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 mobilized and organized the community members into these 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 1,555 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 focused on the three main value chains of maize, beans and dairy. Currently the program has 44 cooperatives participating in these value chains. Farmer Field Schools (FFS) that average about 30 members each are found within each cooperative. FFS is a method used to provide practical demonstration 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 BCVs 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 are volunteers and 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 about 1,839 BCV's supporting 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. These are: 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, 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: In FY14, 307 ISLGs, with a total of 6,915 members, were created and supported by the program. To promote the quality of ISLGs management and activities, the group's executive committee members (President, Vice President, Secretary, Treasurer and Advisor) and BCVs continued to receive trainings on different topics such as Global Communities' ISLG methodology (integration approach, centralized records in central ledger), savings and debt management. To simplify procedures and record keeping for ISLGs and to ensure data quality, the program is piloting a simplified record keeping system that is based on information collected from the Passbooks instead of the Central Ledger that had been used before.

Promoting financial education: in FY2014, USAID Ejo Heza conducted the follow up for the Master Training in Financial Education and undertook the development and piloting of four financial education modules: savings management, debt management, budgeting and bank services. The modules were based on the globally recognized Microfinance Opportunities Financial Education Curriculum. All modules were shared with financial education practitioners and the Ministry of Finance and Economic Planning (MINECOFIN) with an aim of having them used more broadly in the country.

Improving basic literacy and numeracy: During FY14, the program continued to monitor the activities at the learning centers on a quarterly basis. Specifically, monitoring focused on the running of classes, teacher performance, ADEPR coordination and internal follow up. Earlier in the reporting year, the program graduated its third intake of learners who had graduated in December 2013. The fourth intake started in January 2014 and ended in July with graduations in August and September. The passing rate is around 75% and those who successfully passed the examination organized by the Ministry of Education are given certificates of merit. A challenge to the program is a high dropout rate (20 – 25%) due to high movement of people from place to place looking for better life. The program addressed this challenge by engaging a consulting firm to

assess the delivery of the adult literacy curriculum and provide recommendations to make the courses more engaging in order to increase retention. As a result, the curriculum has been revised to increase interest among learners, instructors are now being trained in methodologies specific to adult learning and cell phone literacy has been incorporated into the classes.

The program, in partnership with ADEPR, developed a new Functional Adult Literacy module to improve on the Ministry of Education (MINEDUC) module that was already in use in the literacy classes. The new module is now in its final stage of training users. The program is ready now to use this more comprehensive module for future intakes of literacy once approved by MINEDUC.

In order to promote the use of cell phones in adult literacy, USAID Ejo Heza, in collaboration with Bare Foot Company, introduced a new methodology of using cell phones in the adult literacy teaching/learning process. Kits of 120 mobile phones and 50 power packs have been distributed to teachers involved in the cell phone literacy pilot. The power packs are being used to charge the mobile phones and to light teachers' houses during lesson preparations in the evenings.

Access to business development and extension services: During FY14 the program aimed to promote income generating activities and link beneficiaries to markets and service providers. A training that covered the introduction to farming as a business, managing a farm as a business entity/enterprise and potential farming activities was organized for RPOs staff and selected entrepreneurs as a master training. Furthermore, the technical team conducted a master training on Income Generation for 28 field officers and their assistants. The training focused on the generation of business ideas, business planning and accounting for small enterprises. The program is in the process of developing an entrepreneurship module that will be simple and tailored for low-literacy audiences. Agriculture extension services to improve crop and dairy productivity were also provided to farmers through formal trainings, coaching and mentorship from field staff and BCVs with the support and expertise of the USAID Ejo Heza Technical Team.

Program Element 2: Increase supply of financial services

USAID Ejo Heza seeks out and provides targeted support to financial service providers such as MFIs, SACCOs and commercial banks to build their capacity and ability expand their outreach and develop products that meet the needs of the rural market to ensure a more inclusive and holistic financial service sector.

During this reporting year the program's activities focused on developing new financial products, the continued use of financial products developed in the previous year, training of different beneficiaries and supporting and linking ISLGs to formal financial institutions. The Education Savings (Iga Nawe) product developed in partnership with DUTERIMBERE MFI in the previous year continued to be used. In partnership with KCB-Rwanda bank and DUTERIMBERE MFI, two

new products have been developed: “Group Investment Account or Twisungane A/C” and Intego A/C. More support was also provided to the Financial Education training organized by IFDC CATALIST Project.

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

Behavior Change Communication and Social Marketing (BCCSM) approaches are channels through which the population is sensitized on the benefits of financial services, improving production practices, working cooperatively and improving access to health and nutrition services. The use of radio shows continues to be an important communication channel for the target population. The Gira Ejo Heza radio program is aired every Saturday at 6.30 P.M on Radio Rwanda, the nation’s leading broadcaster. During the reporting year radio shows focused on agriculture, functional literacy and the lessons learnt from the Cracking the Nut Africa (CTNA) Conference. Other means of communicating relevant messages such as drama, songs and dance have used especially in public gatherings and the program also utalizes SMS, print and online media. In addition, through a Visiting International Professional (VIP) produced a video “I am the change” that celebrates the lives and contribution of the program’s BCVs.

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 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.

The latest assessment showed that 87% of beneficiaries have knowledge about balanced and diversified diets, but only 26% consumed a diet with increased diversification. This result is still low compare to the target of the program. As a solution, the technical team decided to reinforce nutrition activities in cooperatives and ISLGs by establishing kitchen gardens and a developing a cookbook.

First, the USAID Ejo Heza Nutrition team, in collaboration with the Regional Nutrition Advisor from Save the Children, documented the lessons learned in integrating nutrition activities into the program. Key lessons learned include the role of BCVs in the sustainability of the implementation of USAID Ejo Heza activities. The team also identified and documented case studies of nutrition best practices within the program.

Next, the technical team initiated the establishment of model kitchen gardens that could produce fruits and vegetables all year round. After the master training and the Training of trainers on

building the gardens, 36 model kitchen gardens were established across eight districts, and beneficiaries were encouraged to create their own. The program also created a recipe booklet for new food recipes. After inclusion of feedback from other stakeholders, the booklet was sent to the Ministry of Health for approval.

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 FY14 under this element are provided below:

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

In this year, 307 new ISLGs were created and 1,248 existing ISLGs were supported to work effectively with a total of 6,915 ISLGs supported to date. To date, the value of savings within ISLGs is USD $353,398 and USD $263,797 in loans. The program is in the process of replacing the use of Central Ledger Record Keeping in ISLGs with Passbooks which is more suited to their levels of knowledge and skill. Since March 2014, the program started the pilot for Passbooks to 41 newly created ISLGs from all RPOs (6 from AEE, 16 from ADEPR, 9 from CARITAS and 10 from DUHAMIC ADRI) for 52 weeks. Field reports and experience show that the Passbook is simple method of recording keeping for a group and easy for reporting. The financial team is recommending the adoption of the Passbook only for new ISLGs that will be created in FY15.

The Financial Services Team supported ISLGs in sharing their savings for those that had completed their first and second cycles. In addition, the program supported exchange visits between ISLG Executive Committee Members to share their experiences as well as lessons learned with regard to financial savings and lending. New groups were also offered an ISLG kit to better manage their activities. Currently, the program is conducting an ISLG evaluation exercise to determine groups that are ready for Self-Management stage.

Member of ABIZERA Ejo Heza ISLG during share out activity

Program Element 1.2 Increasing Financial Literacy

During this reporting year, the program continued to provide training in order to improve capacity building in financial services in the following modules: ISLG formation, ISL funds, ISLG bylaws, record keeping, meeting procedures, savings, department management, budgeting and bank services. The technical team developed a business development strategy and conducted the Income Generating Activities (IGA) training which will help beneficiaries acquire enough skills for initiating IGA. Master trainings, TOTs and trainings to the beneficiaries have been conducted using a cascade model as indicated in the implementation approach. To date, 34,148 beneficiaries received training on all or some of these modules listed above.

Together with Peace Corps Rwanda, the program began a structured 3 phase, four months per phase program in financial education. With the support of 9 Peace Corps Volunteers (PCVs), this program is currently being implemented in 23 groups, with group members holding 2 hour weekly sessions.

Program Element 1.3: Increasing Basic Literacy and Numeracy

USAID Ejo Heza continues to partner with ADEPR to provide basic literacy training across 400 centers in the eight districts covered by the program. To date, 25,015 learners graduated through the program support in partnership with ADEPR. During this year, the program contracted with DevConsult to develop its own literacy module known as Functional Adult Literacy (FAL) that will be used for upcoming intakes. The module is at its final stage; all partners involved in literacy provided their feedback and recommendations for improvement.

On August 10th and 11th USAID Ejo Heza conducted a two day training on functional adult literacy. This workshop was facilitated by DevConsult represented by NDEMO Maxwell, and Global Communities' Ejo Heza Adult Literacy Officer. The training provided the participants with

information on how practical lessons included in FAL New Module can be delivered in an effective way. 13 participants attended from ADEPR (10 adult literacy trainers and 3 assistant field officers) received training on delivering practical lessons.

Cell phone literacy

Official distribution of cell phone materials in Huye District, event held at Boni Consillii Hotel on May 6th, 2014

As part of the program 100 teachers were taken through different cell phone use workshops. These workshops were conducted in collaboration with staff from Barefoot. They reviewed the cell teaching methodology and included practical exercises on how to use cell phones in adult literacy classes. In addition, a one day event was organized in Mater Boni Consilii, in Huye District to distribute cell phone materials, including 50 power packs, 120 mobile phones and 50 SIM cards for the Functional Adult Literacy teachers. Each class received 3 mobile phones and one solar powered charging kit. In addition to from helping to charge their own phones, the solar powered charging kit would help the literacy teachers light up their houses while preparing for lessons and generate income by offering phone charging services for a fee.

Literacy Graduation Ceremonies for intake four

The Graduation Ceremonies for intake 4 learners took place in Quarter Four in all programming districts. Recognizing that graduation is an important milestone in the learners' lives, the program organized graduation events to recognize not only the learners but also the teachers and other partners such as the local government that contributes to the success of the literacy program. Some of those who attended the graduation events included government officials such as Governor of Southern Province, MINEDUC Representatives, the district Mayors, and other practitioners involved in adult literacy. Currently, the program is in the recruiting process for intake five.

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

1.4.4 Enhancing productivity through extension services
Agriculture extension services

USAID Ejo Heza program is supporting farmers involved in the maize, beans and dairy value chains by providing the necessary skills and knowledge required to increase their productivity. Hands on training is provided through the establishment of farmer field schools.

During FY14, 16,994 farmers were trained through formal trainings, coaching and mentorship on different improved farming techniques such as cattle management for improved milk production, cultivation of fodder, artificial insemination, compost making, bio intensive techniques for establishing kitchen gardens, the importance of using improved/selected seeds, soil erosion prevention, water management and proper use of fertilizer. In addition, 3 cooperatives and 60 farmers who are members of cooperatives in Ngororero were trained on post harvesting handling and storage (e.g.: drying, shelling/threshing, winnowing/sorting, packaging and storage) and farming as business to yield a profit. Furthermore, 36 BCVs from the dairy cooperatives and cattle breeder clusters were trained on cattle management, hygienic milk handling and milk testing at the farm level and Milk Collection Centers (MCCs).

Farmers planting in line using fertilizer, Season A, September 2014

Maize plantation using best practices, September 2014

In the dairy value chain, the program offered coaching for dairy cooperatives and breeder clusters and established the Village Kraal cooperative in Nyanza District through which dairy farmers are learning techniques and best practices for improved cattle management and animal health. Apart from the trainings about cattle keeping techniques that were mentioned above, the program has received requests from farmers to be supported in the areas of artificial insemination, milk handling and transportation facilities to link them with MCCs. An accompaniment kit containing drugs (antibiotics and hygienic) and seeds for fodder was also provided by RAB.

The program facilitated seasonal preparation workshops, with field officers and their assistants from all RPOs, junior consultants and agriculture technical team to prepare for the season A, 2015 and seasonal plans from all farmers' cooperatives were shared and revised to the extent of their feasibility. The role of each of the team member has been defined for the success of season. During the month of September, the beginning of the agricultural season, 120 FFS were established by the

4 RPOs on maize and beans growing cooperatives in order to demonstrate new technologies and provide easy access to extension services.

Through USAID Ejo Heza's junior consultants, two cooperatives have been linked to other value chain actors to build the financial capacity and the better management of their production. TWIVUGURUREBAHINZI Cooperative was linked to COAMANYA Cooperative which runs a maize milling plant and together they signed a buying contract for all maize production. Farmers in both cooperatives will sell their production together at a competitive price. KOABIBIKA Cooperative also linked to URWEGO opportunity bank and has been provided with a loan of 5,600,000 Rwf (USD $8,175) to buy seeds and fertilizer.

Supporting Cooperative Development

With the support of the technical team, 10 junior consultants supported cooperatives in governance, production, finance management and business development by facilitating the elections of new committees in accordance to cooperative law and registration process. Four cooperatives have officially registered at the national level and seven cooperatives have registered at the district level and their applications are pending for full legal registration. In addition, 37 out of 39 cooperatives involved in crop growing have developed and implemented their seasonal plans. Furthermore, 19 cooperatives have opened new bank accounts, and all cooperatives have greatly improved in their record keeping and filing techniques.

Program Element 1.4.5 Supporting income diversification through business development services

During FY14, program staff conducted trainings on entrepreneurship and developed a business development tool and adopted a training module. A master training on Farming as a Business was offered to staff on 34 RPOs while a farming as a business training was conducted for 112 committee members of 8 cooperatives operating in Karongi and Rutsiro Districts under CARITAS. In addition, 381 entrepreneurs selected from among members of different cooperatives and ISLGs assisted by DUHAMIC-ADRI and CARITAS, who had started and had been running small and medium enterprises (SMEs), received a training on entrepreneurship and business planning.

The Business Development team developed a business planning tool that supports cooperatives in planning for an agricultural season and collecting vital data on inputs, costs and projected sales. The tool was used by the cooperatives in agricultural season B that ended in January of this reporting year. This year also saw the adoption by the Agricultural Sector Working Group (ASWG) of the USAID Ejo Heza module on Farming as a Business that was presented by the Agriculture Specialist. The move led to the commitment by one of the partners in the working group, SPARK, to hire a consultant to harmonize existing materials on agricultural entrepreneurship, including the USAID Ejo Heza module.

Summary of performance against targets for Program Element 1

INDICATOR NAME	LOP targets	FY14 Targets	Cumulative achiev. (FY 14)	%
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	830	847	102
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	30,000	26,499	88
# new technologies or management practices in one of the following phases of development: (FTF 4.5.2-39)	17	16	15	94
# farmers accessing agricultural extension services (GC)	45,000	42,000	51,361	122
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	1,200	1,584	132
IR 2.1: Improved institutional capacity of service providers (USAID IR 7.3.1)				
# 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	1,500	1,555	104
IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)				
# people trained in financial literacy (GC)	48,420	30,420	34,148	112
# of people trained in basic literacy (GC)	28,000	18,000	25,223	140

5.2 Program Element 2: Increase Supply of Financial Services

USAID Ejo Heza continues to provide targeted support to financial service providers including MFI's, SACCOs and commercial banks to build their capacity to expand their outreach 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

USAID Ejo Heza, through the members of its Financial Services team, supported RPOs in their endeavors to link ISLGs with formal financial institutions so they may be get access to financial services and credits. Out of 1,555 ISLGs that the program is supporting to date, 1,015 ISLGs have opened the bank account, leading to 68% of the linkage. In addition, 1,581 loans were offered by MFIs and SACCOs to members of ISLGs supported by different RPOs (ADEPR, CARITAS, DUHAMIC-ADRI and AEE) following trainings on debt management and the benefits of working with financial institutions that were offered to them. All of these formal loans were invested in income generating activities that include agriculture, livestock and businesses. The total value of these loans was USD $137,846 while the total informal savings was USD $353,398.

Program Element 2.2 Facilitating financial sector innovation

The program partnered with different financial institutions to launch new financial products and two new financial products have been developed and launched during this year. Group Investment Account (GIA) Twisungane Account was developed in collaboration with KCB-Rwanda bank targeting group savings. The account was launched on May 15th, 2014 in Huye District. The ceremony was attended by the Vice Mayor of the District, USAID Ejo Heza COP and staff, RPOs and KCB-R representatives. On September 10th 2014, USAID Ejo Heza in collaboration with Duterimbere MFI launched another new product in Nyanza (Intego Account) which is free of charges for opening and account maintenance. Through the account, a customer sets a saving goal. Once they have saved 50% of the cost of the asset or goal the bank provides the remaining amount through a loan. To date, the activity in each of the products launched is as follows:

Ejo Heza Team, Duterimbere team and local authorities taking a photo after opening the new product (Intego A/C) launched at Nyanza District

	Twisugane Account KCB Rwanda (As of 30th Sept. 2014)	**Iga Nawe Account Duterimbere MFI** (As of 3rd Oct 2014)	**Intego Account Duterimbere MFI** (As of 9th Oct 2014)
No of Accounts	99	78	35

Total Savings	RfW 94,022,257 (USD 136,264)	RfW 15,922,742 (USD 23,076)	RfW 996,074 (USD 1,443)

Total savings of the new launched products

The program also supported national and local initiatives related to promoting the culture of savings and in collaboration with other financial institutions. USAID Ejo Heza participated in the Nyaruguru District Access to Finance Forum, an event that took place on October 8th, 2013 and brought together 68 financial sector stakeholders while hosting the Savings Group Practitioners Forums to prepare for National Savings Week and World Savings Day that took place from October 28th to November 1st 2013. The program also contributed to a publication in the local newspaper and to the production of a video for the event sponsored by Access to Finance Rwanda (AFR). Furthermore, the Financial Services Officer conducted a one day workshop organized by a financial education consultant under the UNCDF Youth Start program. The purpose of the workshop was to share with financial education practitioners the Financial Education Modules available and in use in other countries.

Program Element 2.3 Supporting capacity building

Different trainings related to financial education were organized in partnership with and for different stakeholders. In October 2013, the Financial Services team conducted a financial education in collaboration with IFDC CATALIST Program for its local partners. It was attended by 26 participants from five districts which are part of IFDC's Agribusiness Clusters (ABC). The training covered 4 main topics: savings, debt management, budgeting, and bank services. The program also assisted PAJER to organize a five day training for 60 youth residents of Nyamagabe District aged between 14 and 35 who have an aspiration to explore business as a career path. The training covered topics related to business development and entrepreneurship.

Financial Institutions Staff trainings: The USAID Ejo Heza Financial Services team organized a training for 15 KCB-R staff members who would be in charge of the implementation of Twisungane A/C and 31 Duterimbere MFI staff in charge of the Intego Account. The purpose of the two trainings were to review policy, procedures and marketing of the new products.

Program Element 2.4: Supporting the expansion of mobile money

Agency and Mobile Banking Activities: The program explored ways to promote the use of mobile cash exchanges among the beneficiaries. In this regard the program in partnership with KCB-R conducted a concept note testing exercise for the group based savings product developed by the bank. The product has the potential to expand the use of mobile money through Agent Banking. Furthermore, there was an airing of the savings and mobile money radio series which was based on KCB mobile phone product, KCB Iwacu that is offered throughout its branches and bank's agents. On August 20th, USAID Ejo Heza facilitated training of 30 ISLG leaders, BCV's from 10 groups and KCB Agents in Ngororero District on mobile & agent banking. The training

covered how to access and operate their group and personal accounts through use of local agents and mobile money agents.

Summary of performance against targets for Program Element 2

INDICATOR NAME	LOP targets	FY14 Targets	Cumulative achiev. (FY 14)	%
IR 2: Increased access to Agricultural Finance (USAID IR 7.3)				
Value of agricultural and rural loans (FTF 4.5.2-29)	$151,800	$110,000	$ 137846	125
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%	60%	1,015	68
# of New financial products developed (GC)	5	2	2	100
# of Loans made by MFIs (GC)	3600	2400	1,581	66
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	30000	31,391	105
# MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	3,600	2,400	2298	96

5.3 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. The strategy is implemented by utilizing targeted messages and approaches to reinforce the program's interventions. During FY14 activities under this element were done using three channels of communication: radio shows, preparation and organization of community events and publication of materials including success stories.

Radio programs: Themes to be covered are chosen in advance and are aired on Radio Rwanda for several weeks to increase coverage and for allow in-depth conversation. A special program, Savings and Mobile Money, was sponsored by Access to Finance Rwanda to be aired on two other radio stations, City Radio and Flash FM to allow broader geographical coverage. To motivate the targeted populations to tune in during the time set for the program, there is an SMS based competition on the content covered for each episode with prizes such as bicycles, maize shellers, radios and phones.

During the reporting year the following topics were covered:

EH Component	#	Topics	Date of airing

Adult literacy	1	Contribution of literacy on development of agriculture and husbandry cooperatives and ISLGs ”	05 July 2014
	2	Literacy and complete balanced diet”.	12 July 2014
Health and nutrition	3	• Breastfeeding :a winning goal for life • Importance of milk and its health benefits for our body	19,26 July & 02 August 2014
Agriculture	4	Introduction to Agriculture program/Season A and Post harvesting	09 August 2014
	5	Planting Time respect and crop cycle	16 August 2014
	6	Use of Agriculture inputs/improved seeds of maize and beans	23 August 2014
	7	Crop rotation /importance and practices	30 August 2014
Financial services	8	Introduction of new financial products	06 September 2014
Agriculture	9	Integrated pest management and best practices	13 September 2014
	10	Post harvesting handling and storage	20 September 2014
	11	Agriculture radio program wrap-up	27 September 2014

Video Production “I Am the Change”: In August 2013 acclaimed videographer visited Global Communities for one month to begin production on *I Am The Change: A Celebration of Be The Change Volunteers.* In December 2013 the video was completed and prepared for viewing at the Cracking the Nut Africa Conference held in January 2014. The video focuses on the everyday life of the program’s volunteers. The short film contains several interviews and activities the BCVs implement exemplifying the program’s goals through a volunteer’s eyes. The use of the volunteers was suggested by the USAID Ejo Heza Technical Team because volunteers are the heart and soul of the program.

Production of short video documentaries with the partners: As a follow up to the One Media Player per Teacher (OMPT) training the RPO staff who participated in the training were challenged to produce short videos of their activities in the field. As a result four districts, Nyaruguru, Gisagara, Ngororero and Karongi, each produced a 3 minute video on ISLG activities in their districts. It is the goal of the program to have the RPOs incorporate use of video in their training of beneficiaries.

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, especially events and campaigns. Key program information and photos posted on Facebook includes: milk and breastfeeding campaign, financial new product launch, literacy graduation ceremonies, agriculture Season A launch and program video.

Publications and materials development: Different behavior change communication 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, were designed for the milk and breastfeeding campaign, literacy campaign, financial new product and Agriculture Season A launch 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 actions 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.

Program Element 5.4.1 Incorporating nutrition into adult literacy education

The following topics have been being covered in the 6 month adult literacy course: exclusive breastfeeding, complementary feeding, balanced and diversified diets, food recipes, general hygiene including hand washing and knowledge on different models of kitchen gardens. The program is now setting the strategies for coaching literacy graduates to apply the knowledge they acquired during the course.

Program Element 5.4.2: Improving food production, post-harvest storage and handling

Through its partner, DUHAMIC ADRI, USAID Ejo Heza contributed to the second phase of the construction of two cooperative drying sheds: Twiyubake Bahinzi ba Gasumba in Huye District and Duteraninkunga in Gisagara District. The program provided construction materials such as stones, iron sheets, timber and cement while the supported cooperatives members provided labor and local construction materials such as sand.

Now the aggregation of production from farmers is much easier than before because farmers are no longer drying produce for their own individual households. The quality of production has increased considerably, which has provided beneficiaries with the opportunity to sell some of their maize yields to COAMANYA - one of the advanced cooperatives which is operating a maize

milling plant. All these were due to the fact that farmers managed to store their commodities until the price went up instead of selling them immediately at harvest time when prices were very low.

Program Element 5.4.3: Establishing kitchen gardens

The construction of kitchen gardens activities serve to demonstrate to households how they can grow highly nutritious types of food, particularly vegetables, in small spaces. During this reporting year, the program established kitchen gardens and delivered a trainings on kitchen garden establishment and maintenance.

This year, a total of 4,183 kitchen gardens was established in the 8 districts covered by the program. This led to achieving the life of the program target of establishing 11,000 kitchen gardens. The remaining challenges are now related to improving water harvesting and storage to ensure year-round production and increasing the varieties of vegetables. According to the USAID Ejo Heza Nutrition Assessment Report (2013), 82 percent of beneficiaries had kitchen gardens while 62.9 percent consumed more than 80 percent of the quantities of production harvested in their kitchen gardens. The assessment also found that only 51.4 percent of those beneficiaries with kitchen gardens could manage to produce food in their gardens year around.

As a solution, the program initiated a new approach of establishing model kitchen gardens with more varieties of vegetables that could be used for family consumption and for sale. BCVs and RPO staff received refresher trainings on kitchen gardens establishment and maintenance. This approach will be disseminated to all beneficiaries in FY15.

The members of ISLG Imparirwakurusha weeding vegetables in their kitchen garden. Group visited on August 19th, 2014 in Gihango sector, Rutsiro district.

Program Element 5.4.4 Promoting better food utilization

Under this element, the program conducted an assessment of nutrition activities, a mapping of nutrition groups, trainings on health and nutrition, testing for food recipes and finalization of food recipes booklet. The assessment of nutrition activities was conducted in partnership with CARITAS and DUHAMIC to identify the health and nutrition activities implemented by each group and the weakness/strength of the groups to understand the needs in terms of technical support. A mapping exercise was also conducted to verify the existence and location of nutrition groups to determine whether they were still conducting health and nutrition activities and crosscheck data submitted by the RPOs. Findings from the mapping exercise showed that many nutrition groups have been graduated to ISLGs which is a success to the program. There is a need to creating new nutrition groups and integrating health and nutrition lessons in ISLG activities. In addition, the mapping

exercise revealed that some of the BCVs had not yet received health and nutrition training. They will be prioritized during FY15 to ensure that they have enough skills and knowledge to support the beneficiaries under their respective groups. Lastly, the program produced a food recipes booklet and sent it to the Ministry of Health for approval.

The Walmart - USAID Match program expanded nutrition activities to Walmart beneficiaries. A two day Training of Trainers for all BCVs (742) on basic nutrition techniques focused on:

- Balanced diet for family members in general and for children under 5 years and pregnant mothers in particular;
- Breastfeeding
- Malnutrition prevention strategies at the household level and measuring to improving nutrition status,
- Hygiene for household members.

Each trained BCV has conducted at least two sessions to train group farmers on underlined topic above. In total 31,234 beneficiaries (20,602 females and 10,632 males) have been reached, 104% of the original target of 30,000.

Summary of performance against targets for Program Element 5

INDICATOR NAME	LOP targets	FY14 Targets	Cumulative achiev. (FY 14)	%
IR 3: Improved nutrition among rural poor				
% of beneficiaries consuming a diet with increased diversification (GC)	85%	75%	26%	26
% of beneficiaries with increased knowledge about balanced & diversified diet (GC)	90%	85%	87%	87
# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	75,000	55,397	97,334	176
# kitchen gardens established (GC)	11,000	8,000	11,416	143

6 Cross Cutting Element- Gender

During this reporting year, in partnership with Peace Corps and AEE, the program hosted in Kigali training for the preparations on the International Women's Day that takes place every year on the 8th of May. A total of 73 people including beneficiaries from the 8 districts covered by the program, staff from the 4 RPOs and government officials from the Ministry of Gender and Family Promotion (MIGEPROF) attended. The training covered the women's empowerment toolkit developed by Global Communities and Peace Corps. A Peace Corps volunteer with USAID Ejo Heza was one of the training facilitators and a key organizer.

Two USAID Ejo Heza staff (Agriculture specialist/gender focal point and DUHAMIC – ADRI Program coordinator) received hands on training from a gender coach hired by the AGRIPROFOCUS consortium. AGRIPROFOCUS is a consortium of Netherland Organizations focusing on value chain development with gender integration. The gender coach helped the staff to finalize of the gender strategy and gender work plan for the fiscal year 2015.

7 Assessment conducted

Impact assessment of Global Communities nutrition interventions from Higa Ubeho and Ejo Heza Programs

In 2014, Global Communities conducted an impact assessment to measure the achievements and challenges experienced so far in implementing USAID Ejo Heza and USAID Higa Ubeho nutrition activities. This assessment helped Global Communities evaluate the impact and quality of selected food security and nutrition interventions.

Some key findings of the Impact assessment of Ejo Heza and Higa Ubeho nutrition interventions:

- ***Household head main occupation***

Agriculture (small-scale farming) is the dominant occupation of the heads of households participating in the two programs -- 88.3% for Higa Ubeho and 88.8% for Ejo Heza.

- ***Ownership of an agricultural land, livestock, poultry and other animals***

For Higa Ubeho, 94.1% possess agricultural land and 82.4% own livestock, poultry and other animals. For Ejo Heza, 78.5% and 63.4% own an agricultural land and a livestock, poultry and other animals respectively.

- ***Easy access to basic food items by household***

Access to key food items remains a challenge for the majority of households. Although salt is easily accessible (92.5% for Higa Ubeho and 73.4% for Ejo Heza), cooking oil is accessible to only 47.9% for Higa Ubeho and 21.9% for Ejo Heza participants. More than 20% of Higa Ubeho beneficiaries have access to sugar or milk, while only 12.0% of Ejo Heza beneficiaries have access to sugar, and only 9.4% have access to milk.

- ***Child Feeding Practices***

Interviewed mothers who have children under age five were 113 (47.5%) for Higa Ubeho and 117 (50.2%) for Ejo Heza. Among them, 52 from Higa Ubeho and 51 from Ejo Heza had children under age two. 100% of the mothers from both programs had breastfed their children. The majority of them, 94.0% from Higa Ubeho and 76.6% from Ejo Heza, started breastfeeding immediately

after birth, while 4.0% from Higa Ubeho and 23.4% from Ejo Heza started in the following hours, Only 2.0% from Higa Ubeho started breastfeeding their children days after birth.

- ***Changes in Nutrition Attitudes and Practices***

Participants were invited to compare the nutritional status of their household before and after Global Communities project interventions. In terms of child nutrition, 92.1% of Higa Ubeho and 72.3% of Ejo Heza respondents found that the nutrition status of their children has improved. Similarly, 91.0% of Higa Ubeho participants and 68.9% of Ejo Heza participants reported improved nutrition of pregnant and lactating women. Improvement in the nutrition of other adults in the household was also noted by 90.1% of Higa Ubeho participants and 69.9% of Ejo Heza participants.

Recommendations resulting from the impact assessment of Ejo Heza and Higa Ubeho nutrition interventions

The beneficiaries of both programs are very appreciative of the interventions, which have improved knowledge about good nutrition practices and contributed to improve significantly the nutrition practices in their households to the benefit of children, pregnant and lactating mothers and other adults living in the household. According to the survey findings, few illiterate people were identified thanks to adult literacy activities which ensure that project beneficiaries will be able to access useful information through reading and will be able to use mobile phones for communication and information access purposes.

The study found that there is a need to reinforce the positive results realized so far by:

- Continuing trainings related to nutrition education, balanced and diversified diet, good agriculture practices;
- Facilitating the acquisition of livestock, which provide manure for agriculture production and milk for consumption and income generation (similar to the GIRINKA program and government supported small livestock program);
- Supporting school children (particularly in Higa Ubeho intervention area);
- Facilitating access to agricultural inputs, particularly seeds for vegetables;
- Organizing study tours to allow beneficiaries to learn from other communities' positive experiences.

Documentation of lessons learned in integrating nutrition into the IILP

The Regional Nutrition Advisor from Save the Children supported the nutrition team in identifying lessons learned in integrating nutrition into the livelihoods program. The main objectives of this exercise were to: i) identify and document key lessons learned from nutrition integration into livelihoods programming; ii) assess the role of BCVs in sustainable implementation of Ejo Heza activities; iii) prepare two or three case studies on best practices in nutrition such as exclusive

breastfeeding, complementary feeding, preventing anemia using kitchen garden, cooking demonstration, to be published for Ejo Heza beneficiaries and other rural people and; iv) guide activities during the remaining years of Ejo Heza implementation.

Key Findings:

- Knowledge and appreciation of the nutrition messages among program beneficiaries is widespread. All groups visited understand the components of the program.
- The trainings provided and the formation of the ISLGs are considered the most beneficial aspects of the program, and the ability to come together as peers is valued. Almost all nutrition groups have internal lending and saving as a core activity.
- Not all local leaders are familiar with the Ejo Heza project. Leaders at the cell level in Ngororero sector, in particular were not aware of program activities.
- Communications between the project and beneficiaries are good but could be improved.
- The ISLGs appear to be a strong motivator for new membership into groups and could be one of the strong sustainable factors for the entire project.
- Not all groups have received the same level of training, since training is based on how often a group meets.
- BCVs work anywhere from 2 to 15 hours per month, but average 6.9 hours per month. The hours worked depend on the type of activities and whether one is a super BCV or not
- A good number of BCVs were volunteers even before Ejo Heza so they are bringing past experience to the program which enhances their capabilities.
- The project is considered to be reaching the right beneficiary groups.

Lessons learned

- Internal savings and lending is a strong “pull factor” in keeping the groups together;
- Use of personal experiences is effective in training others;
- The strength of a group depends on the leadership qualities of the BCV;
- Nutrition groups are a good entry point for all other program components, particularly livelihoods, because a principal means of improving nutrition is to improve their livelihoods so families can afford more nutritious food. Also, their weekly meetings allow time for members to attain high levels of knowledge of nutrition and broader topics such as ways to strengthen livelihoods;
- The training of BCVs is creating a pool of community-based resource people;
- The nutrition education component has been a platform for enhancing partnerships between Ejo Heza RPOs and local authorities;
- Incorporating nutrition education into agriculture, literacy and livelihood programs improves the families to be productive;
- The graduation of nutrition groups into ISLGs was not planned but many nutrition groups that introduced saving and lending have since become ISLGs;

- Use of locally-available materials to construct kitchen gardens make them more affordable by many beneficiaries;

Suggestions for improving nutrition-related activities:

- Provisions: Beneficiaries need money to buy small livestock for organic manure and animal protein; they need also materials to enable irrigation during the dry season. Materials for cooking demonstrations were requested, as was a cell-level center where cooking demonstrations can be held.
- Knowledge and Skills: Increase the trainings to improve the skills of the beneficiaries across all four Ejo Heza technical areas. Train all members of the groups and not just the BCVs. BCVs can then supervise and monitor group activities. Beneficiaries also requested exchange visits to learn from others who may be doing better.
- Collaboration: Improve collaboration with banks for access to larger loans by groups. Increase the time or number of days for the Gira EH radio programme.

The above suggestions from BCVs and beneficiaries helped to plan properly for FY 15 and provide the services which respond to the beneficiaries' needs. Some suggestions are beyond the mandate of the program, but the program may do advocacy to other stakeholders and/or consider incorporating them in future programming.

8 Partnerships with government, public and private institutions

USAID Ejo Heza program continued to conduct different activities to enhance new and existing partnerships with Government institutions, the private sector and civil society. In addition, the program contributed to activities that were being jointly done in the country in collaboration with different stakeholders in its different areas of interest. The activities that were done in this area of partnerships were related to organizing and attending conference, technical and administrative meetings as well as workshops; participation in events organized by Government's institutions and responding to requests from the Government.

Participation in working groups meetings, policy documents development and validation

The program was represented in different meetings and workshops organized by different forums to set up working groups, validate important documents and contribute to policy proposals that concern different program's areas of interest. At the central government level, the program's staffs attended the MINAGRI's Dairy Sector Working group workshop that was reviewing the proposed National Dairy Policy before its submission to the cabinet for approval. USAID Ejo Heza staff also participated in several quarterly meetings with MINAGRI through the Agriculture Sub Working Group to discuss different topics including the progress of agriculture activities that were planned in the fiscal year 2013-2014, feeder roads and irrigation schemes.

The nutritionist advisor participated in review meetings of national nutrition interventions and the Nutrition Working Group (NWG) that was chaired by the Ministry of Health to discuss the establishment of the Rwanda SUN Civil Society Alliance. Program staff also attended the Ministry of Education's annual Adult Literacy meeting and participated in the meeting organized by the Ministry of Trade and Industry's (MINICOM) with UNCDF-Building an Inclusive Financial Sector in Rwanda (BIFSIR) to discuss how the program can partner with both institutions in providing Business Development Services to served communities. Finally, Global Communities participated in the Ministry of Finance and Economic Planning's (MINECOFIN) review meeting on the implementation of activities under the National Financial Education Strategy.

For other partnership meetings, program staff participated in the district Joint Action Development Forum (JADF) meeting and open days organized by districts in our interventions area. The program's Financial Services Team attended two important workshops organized by Access to Finance Rwanda that examined the Fertilizer Value Chain in Rwanda and proposals on Agro Dealer Chains that could increase access to inputs for smallholder farmers. Finally, the program's Agriculture Specialist attended a dairy meeting organized by Land O'Lakes to discuss challenges and opportunities in increasing the quality and competitiveness of milk and its byproducts. Packaging was found to be one of the key areas identified.

Conferences and events

USAID Ejo Heza was involved in different conferences and other events within its area of interest that took place in the country. It was an organizer and one of the presenters at the Cracking the Nut Africa Conference (CTNA) that was successfully held on 13-15 January 2014 at Kigali Serena Hotel and attended by over 400 local and international participants. The purpose of the conference was to highlight innovations in the development of the rural and agricultural livelihoods, financial inclusion and increasing rural food security and nutrition in Africa. The program also partly sponsored and was involved in the organization of the National Food and Nutrition Summit held at Kigali Serena Hotel on 18-20 February 2014. Invited by MINAGRI, USAID Ejo Heza actively participated in the 9th annual agricultural show which took place at Mulindi ground (Kigali) on 5-12 June 2014. It was an opportunity for RPOs to exhibit their achievements in increasing yields, training materials and the livelihood integration of USAID Ejo Heza Program. The program was rewarded with a certificate of participation and a cup as best sponsor of the event.

Participation in studies and new partnerships

The program responded to requests from the government, built new partnerships and participated in validation of important studies. In addition, USAID Ejo Heza submitted to MINAGRI data for the period from 2012 to 2016 on funds allocated to agriculture in the framework of Comprehensive Africa Agriculture Development Program (CAADP) process in Rwanda. It also participated in the

validation and recommendation workshop for Cost of Hunger in Africa (COHA) Study that was hosted by the Government of Rwanda, a study led by the African Union Commission (AUC) to determine the cost of child under nutrition on the national economy and the possible economic returns that can be gained if appropriate investments in nutrition are undertaken. The program signed MoUs with the United States Peace Corps-Rwanda to jointly develop and implement the Community Finance Initiative (CFI) approach and with Access to Finance Rwanda where areas of cooperation between the two organizations in supporting financial sector development in Rwanda were determined.

USAID Rwanda Mission visits

The program facilitated and organized field visits and meetings as requested by USAID and the Rwanda mission. Activities included meetings, field visits and a press tour. Two field visits, one in November 2013 and another in February 2014, provided opportunities for USAID Rwanda Mission staff to visit USAID Ejo Heza's program operations and appreciate the work that was being done. During the first of these field visits, the program hosted a nutrition consultant hired by the Mission to define a 5 year nutrition strategy, to visit different cooperatives and groups in the framework of her assignment.

Furthermore, the program hosted the USAID Rwanda Economic Growth Unit Implementing Partners' meeting. It is a periodic meeting that is held with the purpose to get implementing partners to meet, share experiences and find out ways in which there can be collaboration. Then, the program, together with the USAID-funded Land O' Lakes managed Rwanda Dairy Competitiveness Project (RDCP), participated in a press tour that was organized in the framework of the USAID Rwanda 50th anniversary celebrations.

Finally, On August 25th, 2014, the Deputy Chief of Mission visited the program's activities including the model Village Kraals and Adult Literacy sessions. The Ejo Heza Team showed the mission delegation the services rendered to the farmers, who had an opportunity to talk about the program's activities. The Deputy Chief of Mission appreciated the work being done and the contribution of USAID through Global Communities and its partners in the development of Rwanda.

9 USAID Ejo Heza staff development and changes

During the reporting year, the program recruited new staff on both short and long term contracts and some staff members participated in different trainings.

New Staff

During the reporting year the following changes staff joined the program in their respective positions:

On long term contracts:

- **Agribusiness Officer**: an experienced agronomist and business advisor with an Advanced Diploma in Agricultural Engineering and a Bachelor's Degree in Agribusiness and Rural Development, joined the team to support, among other responsibilities, cooperative management and promote enterprise and linkages to markets for farmers.
- **Chief of Party:** the new Chief of Party for USAID Ejo Heza was introduced to relevant partners through different meetings.
- **Monitoring and Evaluation Database Officer:** an experienced software developer and database administrator with a Bachelor's Degree in Information Management and a Postgraduate certificate in Health Informatics.
- **Financial Service Specialist:** was recruited to hold this position. He holds an MBA and a Bachelor's Degree in Accounting and Finance, postgraduate certificates in banking, microfinance operations and financial management services, and has more than 7 years of both technical and managerial experience in financial sector including community banking and microfinance.
- **Walmart Program Manager:** formerly the Rural Livelihoods Team Leader, was promoted to be the Senior Team Leader and added the management of the Wal-mart program to his responsibilities.
- **BCC Officer:** a graduate with a Master of Public Health and a Bachelor's Degree in Chemistry, Biology and Education with experience in behaviour change communication.
- **Adult Literacy Officer** a graduate of the National University of Rwanda in Economics, and had previously occupied different positions within ADEPR's USAID-funded programs including M&E Officer and Program Coordinator.

10 New Development Impacting Implementation

During Quarter Three the Ministry of Agriculture and Animal Resources (MINAGRI) hosted a Comprehensive African Agriculture Development Program (CAADP) conference. CAADP is an African Union led initiative in collaboration with New Partnership for Africa's Development that works to ensure livelihoods through the promotion of agriculture.

The conference was attended by more than 300 participants including policy makers and implementers from all Africa and other continents. The theme of the conference was *the Role of Agriculture in the Fast Growing Rwandan Economy*. The conference examined the role of CAADP and its process in stimulating effective and sustainable poverty reduction, economic growth and food security in Rwanda. CAADP recommended to all African governments to allocate at least

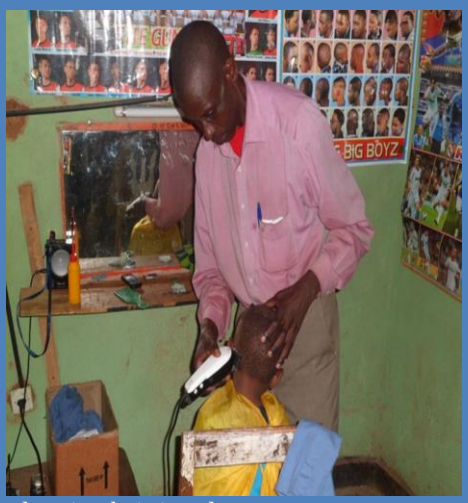
10% of its annual budget to agriculture, a target that Rwanda has exceeded by 3% as has reported by the Former Minister of Agriculture and Animal Resources of Rwanda.

USAID Ejo Heza, one of the partners aligned to the Ministry of Agriculture & Animal Resources, was thanked by the Minister of Agriculture during his opening remarks for its contribution to Rwanda's 5.6% annual agricultural growth during the last fiscal year. USAID Ejo Heza is a very active member of the Agriculture Sector Working Group (ASWG) chaired by MINAGRI where all policies and strategies are discussed before being implemented.

11 Success Story

Ejo Heza training lessons improves livelihoods

Although Rwanda has shown impressive economic growth over the past decade, the prevalence of poverty is still high in the rural areas where the majority of people still depend on subsistence agriculture. Global Communities' USAID Ejo Heza program through its Rwandan Partner Organizations (DUHAMIC-ADRI provide training on modern farming techniques to cooperatives involved in value chains of maize, beans and dairy to increase productivity and production.



dressing hair in salon.

"I am very proud of contributing to economic development by creating youth employment in my District"

Ejo Heza dairy Cooperative Member.

is 45 years old and a USAID Ejo Heza beneficiary living in Maraba Sector, Kanyinya cell, Kayeye village. In 2012, he joined "Girubuzima", a USAID Ejo Heza dairy cooperative,

where he received training on dairy production, cattle management and milk handling. Before joining the dairy cooperative, his two cows were having difficulty producing enough milk to sell so he could pay for his family's health insurance. "Through lessons learnt from Ejo Heza training my dairy production increased from 3 liters of milk per cow a day to 7 liters a day," said .

In addition to increasing the milk production for his cows, he added that the program's income generation activities have also helped him obtain a source of income to support his family. obtained a loan from the Umurenge SACCO, which enabled him to open a hair salon and sell milk. "…Both businesses, I get 15000 Rwf (USD $22) per week and now I am able to pay school fees and health insurance of my children" he said.

Rwanda: Adult literacy program to empower sustainable development.

Since 2010, Rwanda has intensified its efforts to ensure that more people learn how to read and write in order to achieve the United Nations' Millennium Development Goal of cutting the illiteracy rate by half by 2015. The fourth Population and Housing Census in Rwanda conducted in August 2012 showed that 68% of Rwandans aged 15 years and older were literate, up from 64.4% in 2002. In 2012, fewer women were literate (65%) than men (72%).

is a 25 year old girl living with her mother and her brother in Huye District, Mukura Sector. She did not attend primary school and felt shameful because she was unable to read, write, and count. In addition, was jobless and lived in extreme poverty because she was not eligible for opportunities around her because she was not able to read and write. In 2013, decided to attend Functional Adult Literacy classes located in Taba Cell, Mukura Sector, one of 50 literacy classes in Huye District supported by Global Communities' USAID Ejo Heza program through the Association des Eglises de Pentecôte au Rwanda (ADEPR).

selling Tigo cash.

"I no longer suffer from poverty, I sell tigo cash and earn more than 50,000 Rwf per month(usd 73) which enables me to pay school fees for my young brother and buy the food for my family."

Ejo Heza Literacy class Graduate.

Through the program's integrated approach, adult learners are taught how to read and write through 400 literacy centers organized across 8 districts, focusing on topics including agriculture, nutrition and financial education. Practical lessons such as cell phone literacy are also incorporated. To date, over 25,015 learners have graduated from the program.

After 6 months, graduated and was able to read and write. Now she is able to use a cell phone comfortably, read text messages sent to her and respond without another helper. Moreover, her life has changed and her financial state has improved.

"I no longer suffer from poverty, I sell Tigo cash (mobile money transfer service owned by TIGO in Rwanda) and earn more than 50,000 Rfw per month which has enabled me to pay school fees for my young brother and buy the food for my family because I am able to read and write" said .

"Illiteracy keeps women marginalized and constitutes a foremost obstacle of reducing extreme poverty in a technology-driven world where reading, writing and numeracy are indispensable for

enjoying basic rights and opportunities" said , a graduate from Ejo Heza Literacy classes.

12 Annex 1: Summary of all Program Indicators

INDICATOR NAME		LOP targets	FY14 Targets	Cumulative achiev. (FY 14)	%
Goal: Improve livelihoods of Rwanda's very poor					
Prevalence of Poverty: % of people living on less than $1.25/day (FTF 4.16)		85%	95%	-	
% change in income of targeted population (RFA)		35%	20%	-	
# of rural households benefitting directly from USG interventions (CA, F, FTF 4.5.2-14)		54,350	42,250	70,834	168
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	830	847	102
Gross margin per unit of land, kilogram, or animal of selected product (FTF 4.5-4).	Maize	222	82	211	257
	Beans	625	402	595	148
	Dairy	331	318	315	99
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	30,000	26499	88
# new technologies or management practices in one of the following phases of development: (FTF 4.5.2-39)		17	16	15	94
# farmers accessing agricultural extension services (CHF)		45,000	42,000	58994	140
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	1,200	1584	132
IR 2: Increased access to Agricultural Finance (USAID IR 7.3)					
Value of agricultural and rural loans (FTF 4.5.2-29)		$151,800	$110,000	$ 137,846	125
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%	60%	1,015	68
# 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	1,500	1,555	104
# of New financial products developed (GC)	5	2	2	100
# of Loans made by MFIs (GC)	3600	2400	1,581	66
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	30000	31,391	105
# MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	3,600	2,400	2,298	96
# people trained in one or more forms of literacy, including basic literacy, basic numeracy, financial literacy (GC)	48,420	30,420	34,148	112
# of people trained in basic literacy (GC)	28,000	18,000	25,223	140
IR 3: Improved nutrition among rural poor				
% of beneficiaries consuming a diet with increased diversification (GC)	85%	75%	26%	26
% of beneficiaries with increased knowledge about balanced & diversified diet (GC)	90%	85%	87%	87
# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	75,000	55,397	97,334	176
# kitchen gardens established (GC)	11,000	8,000	11,416	143