Quarter 3 Report FY 14

April to June 2014

Figure 1: Ejo Heza Booth at the 2014 Ministry of Agriculture "Agri-Show"

Figure 2: ISLG Share Out Event in Gisagara District

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1 Acronyms and Abbreviations

ADEPR	Association des Eglises des Pentecotes au Rwanda
AEE	African Evangelical Enterprise
BCV	Be the Change Volunteer
BCC	Behavior Change Communication
BDC	Business Development Center
BDS	Business Development Services
CBOs	Community Based Organizations
CIAT	International Center for Tropical Agriculture
COP	Chief of Party
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
FI	Financial Institution
FGD	Focus Group Discussion
FtF	Feed the Future
GIA	Group investment account
GOR	Government of Rwanda
Ha	Hectares
ICT	Information Communication and Technology
IILP	Integrated Improved Livelihood Program, a.k.a. Ejo Heza
ISLG	Integrated Savings and Lending Group
IFDC	International Fertilizer Development Center
JDAF	Joint District Action Forum
KCBR	Kenya Commercial Bank Rwanda
MEMS	Monitoring and Evaluation Management Services
MES	Monitoring and Evaluation Specialist
MFIs	Microfinance Institutions
MFOs	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
MSME	Micro, small and medium enterprise
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-diocèse 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 is now in its third year of implementation. During this third quarter of the third year, the program continues to register positive results across all its technical areas: financial services, agriculture and business development, literacy, health and nutrition.

In financial services, the program has achieved its target of 300 Integrated Savings and Lending groups (ISLGs) created during the first two quarters for FY14. Seven new ISLGs were formed in this quarter. Forty eight groups opened accounts with formal financial institutions and the program now has 1,008 groups with bank accounts, leading to 65% of all ISLGs the program is supporting to date with accounts. Support and training has been provided to the targeted ISLGs, and the ISLGs have been encouraged share information earned with other members of the community. The program continues to support RPOs in improving reporting on the Savings Groups Information Exchange (SAVIX). On the supply side, the program launched a new financial product (TWISUNGANE and Investment Account) in collaboration with Kenya Commercial Bank Rwanda (KCBR). Including informal savings, the ISLGs had accumulated US $363,006 in savings from members while the value of informal loans to members was US $278,820. The value of formal loans this Quarter was US $131,523.

In agriculture and business development, the program continued to support 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 the support from Ejo Heza's agriculture specialist. Farmers have been supported in the application of the new technologies and management practices during season B.[1] support the development of the dairy value chain, Ejo Heza provided coaching to dairy cooperatives and breeders' clusters and supported better cattle management at the Nyanza Village Kraal. To support business development services (BDS), training on entrepreneurship and business planning was organized for 381 newly-selected entrepreneurs.

1. Season A: September to Mid January. Season B: Mid February to June

In literacy, the program conducted the following activities during Quarter 3: assessment of the project's Functional Adult Literacy program; training and piloting of the new Functional Adult Literacy module; conducting a two-day workshop on cell phone literacy; and launch of the official distribution of cell phone literacy materials developed during the previous quarter.

USAID Ejo Heza continued to provide Health and nutrition services in partnership with Save the Children. A total of 3,918 beneficiaries received health and nutrition training this quarter. In addition, 36 model kitchen gardens were established across eight districts of the program, providing diversified vegetables that will help to improve nutrition and provide beneficiaries with an income-generating opportunity. USAID Ejo Heza is also supporting the Ministry of Health (MOH) Nutrition Working Group in developing a food recipe booklet to promote better food utilization across the country. This quarter, the program partnered with the USAID Higa Ubeho program to hire experts to conduct a nutrition assessment of both programs' activities and develop lessons learned in integrating nutrition into the livelihood program. The key findings from that assessment are shared in this report.

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. Activities centered around four main components:

Program Component 1: Increase demand for financial services,

Program Component 2: Increase supply of financial services,

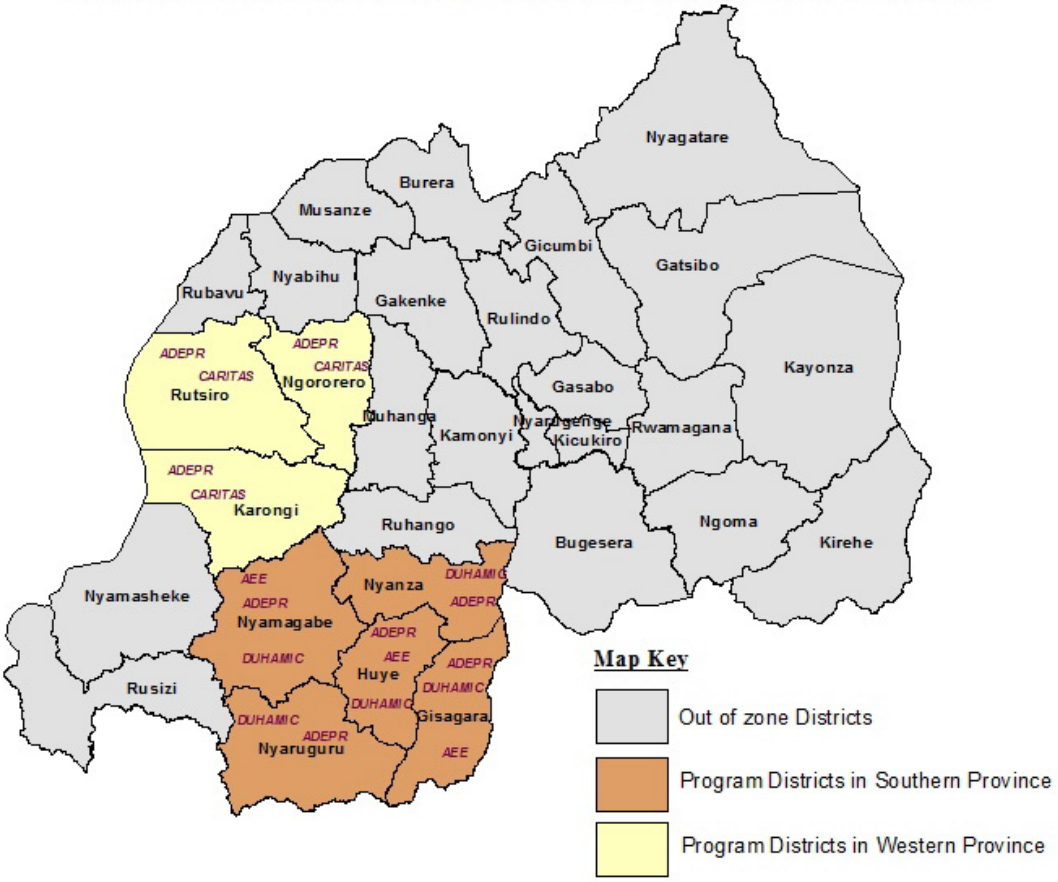
Program Component 3: Behavior Change and Social Marketing,

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.

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



Partnerships with local and international civil society organizations

USAID Ejo Heza has partnerships with four local organizations, Duharanire amajyambere y'icyaro (DUHAMIC), CARITAS, African Evangelical Enterprise (AEE) and Association des Eglises des Pentecotes au Rwanda (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 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: Literacy, Integrated Savings and Lending Groups, Cooperatives and Nutrition groups.

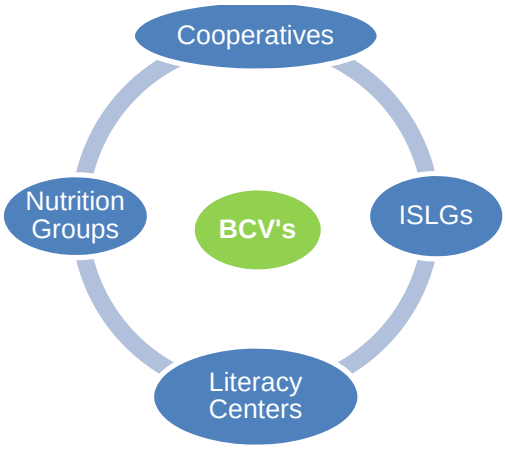


Figure 3: Program Entry Points for Beneficiaries to Receive Services

Mobilization of the community by RPOs: The RPOs 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.

Agriculture: Activities in agriculture are conducted through cooperatives focused on three main value chains: maize, beans and dairy. Currently the program has 44 cooperatives participating in these value chains. Farmer Field Schools (FFSs) that average about 30 members each are found within each cooperative. FFSs provide practical demonstrations to the community of 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 teachers committed to the program. Each center averages 50 learners per intake, and the program facilitates two intakes per year. Basic literacy activities incorporate learning related to agriculture and business development, nutrition, financial education and financial services. Practical lessons such as cell phone literacy are also incorporated.

Health and Nutrition Activities in nutrition are organized around nutrition groups through which community members can learn about better methods of food utilization and cooking for healthier diets. They use the knowledge within their own households and share it with their neighbors through the establishment of kitchen gardens. Each nutrition group has an average of 30 members. To date the program has mobilized 249 nutrition groups.

Be the Change Volunteers (BCVs): BCVs are typically community members who are volunteers and self-selected to take a leading role in encouraging change in the communities. All BCVs are selected from the community and are then facilitated to support their groups in training and mentorship. The program to date has about 2,000 BCVs. Use of BCVs is a sustainability strategy that assures continuity even after USAID Ejo Heza program ends, since skills and knowledge are already transferred to capable community members.

4 Implementation Activities by Program Objective and Expected Results

USAID Ejo Heza activities are implemented based on four program elements. These are: increased demand for financial services, increased supply of financial services, behavior change communication and social marketing, and health and nutrition.

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 (ISLGs), financial literacy, basic literacy and numeracy, while expanding access to business development and agricultural extension services. Increased financial literacy and

access to business development and extension services will result in increased demand for financial services.

Promoting Integrated Savings and Lending Groups: In FY14, Quarter 3, seven ISLGs were created and supported by the program with a total of 189 members. ISLG Executive Committee Members (President, Vice President, Secretary, Treasurer and Advisor) and BCVs continued to receive training on ISLG methodology (centralized records in central ledger), savings and debt management. To simplify procedures and record keeping for ISLGs and ensure data quality, the program is piloting a simplified record keeping system that is based on information collected from the Passbooks and not the Central Ledger as before. 41 ISLGs involved in in this pilot phase are now tracked by using MIS Savix system. USAID Ejo Heza continues also to use the SAVIX MIS system for management of data from the ISLGs. This initiative provides an opportunity for Global Communities to exchange data globally in the future. The data exchange will be possible when the data that our RPOs have uploaded onto a shared platform becomes available to other international NGOs. The benefit comes from showcasing USAID/Ejo Heza's work and benchmarking our progress against other savings practitioners worldwide.

Promoting financial education: In this quarter, BCVs started using the final two Financial Education modules -- Budgeting and Bank Services -- that were piloted by the Field Officers in last quarter. All four modules (the first two were Savings and Dept Management) have also been shared with financial education practitioners and Ministry of Finance (MINECOFIN) with an aim of having them used more broadly in the country.

Improving basic literacy and numeracy

USAID Ejo Heza, in partnership with ADEPR, has developed a new Functional Adult Literacy module to improve on the Ministry of Education (MINEDUC) module that already in use in the literacy classes. During this quarter DevConsult assessed the new module and made recommendations for better service delivery. After the module assessment, DevConsult conducted five-day training for literacy implementers. Then 40 literacy centers piloted the module within five weeks each. DevConsult shared the findings of the pilot exercise with stakeholders for validation and also made recommendations on how the program can improve

delivery of literacy services. The program will use this more comprehensive module in teaching future groups ("intakes") of literacy students.

To promote the use of cell phones in adult literacy, Ejo Heza collaborated with Beer Foot Company to conduct a workshop on cell phone literacy for the group of teachers. The purpose was to review the cell phone teaching methodology and doing practical exercises on how to use phone in adult literacy classes. After the workshop, kits of 120 mobile phones and 50 power packs were distributed to the teachers involved in cell phone literacy pilot. The power packs will be used not only to charge the mobile phones, but also to light teachers' houses during the course preparations, and may allow teachers to generate some income to buy the airtime for their phones by providing phone charging services to neighbors.

Access to business development and extension services

Agriculture extension services for farmers remain a key focus for the agriculture team. This season B, agriculture extension services aimed at improving crop and dairy productivity were provided to farmers via formal trainings, coaching and mentorship from field staff and BCVs, with the support and expertise from the Ejo Heza technical team. In total 3,100 farmers received agricultural extension services during Quarter 3.

Program Element 2: Increase supply of financial services

To ensure a more inclusive and holistic financial service sector, USAID Ejo Heza seeks out, engages and provides targeted support to financial service providers -- including microfinance institutions (MFIs), savings and credit cooperatives (SACCOs) and commercial banks -- who are interested in and have the capacity to expand their outreach and develop products that meet the needs of the rural market.

After conducting market research with KCBR, a Group Investment Account (GIA) was developed, tested and launched in Huye District. The product provides a savings channel for community groups. The GIA product (TWISUNGANE A/C) was developed to help the ISLGs meet their saving

goals before the cycle[2] ends by getting enough monies from KCBR. in terms of loan. ISLG members will be saving for specific goal through group and obtain loans to achieve their goals and keep on saving and paying KCBR loan amount. Obtaining such a loan through this new product allows ISLG members to attain their asset goals faster instead of waiting until they accumulate savings through the groups regular savings mechanism.

In this quarter, 48 ISLGs were supported and linked to formal financial institutions and SACCOs. ISLG members are now accessing financial services and products including savings, withdrawals, and financial advice, and have the security of dealing with formal financial institutions. During this quarter, beneficiaries received a total of US $35,946 as formal loans from MFIs.

Program Element 3: Behavior Change Communication and Social Marketing

Behavior Change Communication (BCC) and Social Marketing is an essential element of USAID Ejo Heza program implementation. The program creates and utilizes messages that reinforce the programs intervention in financial services, agriculture and business development, adult literacy, health and nutrition.

Under financial services BCC seeks to increase knowledge on the use of financial services and builds an understanding of the risks and benefits to servicing the rural sector. Under agriculture and business development, targeted messaging supports working cooperatively, promotes the adoption of improved business and production practices and facilitates sustainable market linkages. BCC promotes the benefits of knowing how to read and write while the benefits of improved nutrition and hygiene are promoted under the Health and Nutrition Component.

BCC targets not only the individual and household members but also the community in general challenging norms and barriers, both real and perceived, to the adoption of practices.

[2] A cycle is 12 to 18 months, at the conclusion of which, ISLG members share out the dividends from the group's savings and lending activities.

Drama, song and dance are used during public meetings such as the ISLG Share Out Ceremony that was held this Quarter in Gisagara District on the 25th June 2014.

The 15 minutes Gira Ejo Heza radio program on Radio Rwanda, the leading public radio broadcaster, is aired every Saturday from 6.30 pm. During this Quarter the themes covered focused on Literacy and the Agriculture Show.

To capitalize on the high rate of social media use in Rwanda, USAID Ejo Heza continues to use a Facebook page (https://www.facebook.com/ USAidEjoHeza?ref=hl) to communicate program activities including events and campaigns. Photos and useful information are posted regularly.

Program Element 4: Health and Nutrition

USAID Ejo Heza implements complementary short- 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.

During this quarter, the team conducted a training of trainers (TOT) master training for a team of BCVs on the model kitchen gardens establishment and maintenance. The training promoted varieties of vegetables in kitchen gardens and ways of ensuring year-round production. 36 model kitchen gardens have been established in eight districts as models that beneficiaries can replicate in making their own kitchen gardens. The program also supported the creation of a recipe booklet that will be used to train people to prepare nutritious food. The booklet has been sent to the Ministry of Health for approval.

Global Communities also conducted a nutrition impact assessment of the two programs (USAID Ejo Heza and USAID Higa Ubeho) it implements in Rwanda. This purpose of the assessment was to evaluate the impact and quality of the food security and nutrition interventions provided by the two programs; it looked at the individual and household levels. The report includes

recommendations based on the research findings that can be used to guide future nutrition and food security interventions.

Finally, the program documented the lessons learned in integrating nutrition into the IILP, an effort undertaken by the Regional Nutrition Advisor from Save the Children in collaboration with Ejo Heza's nutrition team. The main objectives of this exercise were to:

- identify and document key lessons learned from nutrition integration into livelihoods programming;
- assess the role of BCVs in sustainable Ejo Heza activities' implementation;
- identify two or three case studies of nutrition best practices such as exclusive breastfeeding, complementary feeding, preventing anemia using kitchen gardens and cooking demonstrations. The case studies will be written and published to guide implementers of future nutrition activities.

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, basic literacy and numeracy, while expanding access to business development and agricultural extension services. Results and progress for Quarter three FY14 under this element are provided below.

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

During this quarter, the Financial Service Team provided technical support to both ISLGs supported with existing ISLG methodology (centralized records in central ledger) and those which in a pilot exercise where data are to be recorded in members' passbook and kept in the ISLG cash boxes before being taken to the bank where the ISLG has an account.

41 ISLGs with total of 1,025 members including 16 from ADEPR, nine from CARITAS, ten from DUHAMIC-ADRI and six groups from AEE for pilot of a passbook-based record-keeping system were supervised and suported through field visits and technical suport during the group

members' training on loan meeting procedures, loan repayment, MIS data collection and providing the ISLG kit.

ISLGs share out activity

21 ISLGs were supported in share out of their savings and preparation for share out in Ngororero, Karongi and Giasagara districts is ongoing. The financial services team supported the preparation of the ISLGs' share out for ISLGs who completed their first and second cycles.

USAID Ejo Heza supported exchange visits between ten ISLG executive committee members and BCVs to share saving and lending experiences and lessons learned, including how the group reached the point whereby each member was able to realize a dividend at the end of the cycle. Participants were enthusiastic about the event and learned new ways of doing the assigned work and achieving goals, and they committed to put into practice what they learned. The final ceremony was attended by the Gisagara district Mayor and other local authorities. In his remarks the Mayor expressed appreciation to Global Communities and the USAID Ejo Heza program for their work in Gisagara district: "*Ejo Heza is supporting mobilization of community into groups for saving and lending activities, which is helpful for us as the government to have a community with the informed mind on saving and lending and setting goals for their household development*."

Figure 4: Members of ABIZERA Ejo Heza ISLG during share out activity

Figure 5:The Gisagara district Mayor adressing the community at the ISLGs share out event

The Mayor encouraged ISLG members to keep saving and to urge their neighbors to join. He promised that there will be no loan defaulters for the ISLG

money because the district will intervene should this happen. He also expressed a hope that Ejo Heza will mobilize the formation of ISLGs in the entire district.

Program Element 1.2 Increasing Financial Literacy

ISLGs graduation assessment

The financial services team designed an assessment of all ISLGs created since the program's 2012 startup through 2013 to gauge whether they are ready for self management and graduation. Tools for measuring all indicators that will be tracked in the assessment were also developed. RPO field officers provided their input on the tools, which were tested in two groups in Gisagara district. The tools proved successful and the assessment is planned for Quarter 4; RPO coordinators and field officers will support this activity.

Refresher training on the ISLG methodology and best practices

28 RPO staff members, including 15 field officers, 13 assistant field officers and one coordinator from DUHAMIC-ADRI, received refresher training on the ISLG methodology and best practices. Sessions included stories of experiences so far, and updates on the trainings provided so far by field officers to the BCVs, and BCVs to the ISLG members. And while the BCVs have trained ISLG members, these efforts need to be more closely followed by the field officers to track the assistance provided to the ISLGs. The training ended by planning for the BCV financial education training implementation. The plans have been shared with RPOs and will be implementedby July-August.

During this quarter, the 3,017 ISLG members were trained on ISLG methodologyand on the savings module. 1,784 from ADEPR were also trained debt management, budgeting and banking services.

Program Element 1.3: Increasing basic literacy and numeracy

For this element, the IILP program and its partners provided support to implement and improve the functional adult literacy training module with a focus on nutrition integration. The following activities were achieved during the Quarter 3:

- Assessment of the current USAID Ejo Heza Functional Adult Literacy program

- Training and Piloting of the new Functional Adult Literacy module
- Presentation of a two-day workshop on cell phone literacy
- Distribution of cell phone literacy materials

Assessment of the current USAID Ejo Heza Functional Adult Literacy program

A consulting firm, DevConsult, was selected in Quarter 2 during which they provided the inception report and a work plan developed and reviewed. During the reporting quarter, the consultants conducted an active research in five days, visiting 19 literacy classes out of 20 planned. Ten of the classes assessed were in Huye district and nine were in Ngororero district. One class was not visited due to the time limitation. The consultants recommended the following:

- Facilitate reproduction of learners' handbooks.
- Facilitate access to exercise books by learners through establishment of savings groups at each center bringing together learners and the teacher.
- Advocate for ADEPR church and/or local leadership to facilitate use of its land for instructional purposes in centers.
- Learners and teachers should be encouraged to open doors and windows in their classrooms to improve visibility and air circulation in the classrooms, to create an environment more conducive to learning.
- Teachers should be encouraged to prepare for lessons in advance.

In addition to visiting classes, the consultant team also visited key stakeholders involved in functional adult literacy including the Rwanda Agriculture Board, MINEDUC Rwanda Education Board (REB), Adventist Development Relief Agency Rwanda, Rwanda Cooperatives Agency, ADEPR, CARE International and AEE to get their input on functional adult literacy methodologies, experiences and challenges and gather existing literacy documents to aid in revising the new module. A one-day meeting was then organized to present the findings to the Ejo Heza staff and the stakeholders listed above. The revision of the adult literacy module will be a major boost to the adult literacy program being implemented in the Southern and Western Provinces of Rwanda.

Training and piloting of the new Functional Adults Literacy module

Before introducing the new module to the 40 pilot classes, a five-day training was organized by DevConsult in collaboration with ADEPR and Ejo Heza staff. The training was conducted in two parallel sessions held at Saint Andre- in Muhanga and Boni consilii-in Huye). In total, 107 people participated, including 80 literacy teachers, 16 literacy trainers, 3 field officers, 5 field officers assistants, 3 staff from ADEPR headquarters. The training focused on the changes made to the module and teaching methodology. Twelve lessons selected in collaboration with the teachers were piloted in Nyanza and Ngorero Districts during five weeks of this quarter. All 40 pilot classes were visited during this piloting period by ADEPR, Ejo Heza and the consultancy team to assess the teaching methodology.

After this exercise, a meeting was held at Global Communities with DevConsultto assess the progress and remaining work. In this meeting, the team recommended adding 16 days to the current DevConsult contract to finish the remaining work including:

- Review the cell phone literacy handbook to include recommendations from the DevConsult assessment
- Develop a learners' handbook for approval by MINEDUC.
- Develop the content to facilitate practical application of lessons in the teachers' handbook
- Finalize the book for printing

The final report from DevConsult is expected in quarter four.

Two-day workshop on cell phone literacy

The first group of 50 teachers was trained last quarter. The second group of 50 teachers (split into two smaller groups of 25) was trained this quarter for two days, in Huye district. The training, which was facilitated by Ejo Heza and Beer Foot staff, reviewed the cell phone teaching methodology and included practical exercises on how to use phones in adult literacy classes. The report for Quarter 4 will report on the progress of cell phone literacy including the feedback from the field.

Distribution of cell phone literacy materials

A one-day event was organized at Mater Boni Consilii, in Huye district, to distribute the cell phone materials including 50 power packs, 120 mobile phones and 40 SIM cards for the Functional Adult Literacy teachers.

Figure 6: Distribution of cell phones and materials at Boni Consillii Hotel in Huye District on 6 May 2014.

Each class received three mobile phones and one solar-powered charging kit. The solar power packs will be used not only to charge the mobile phones, but also to light teachers' houses during the course preparations. The teachers will also be able to generate income to buy the airtime for their phones by providing phone-charging services for a fee. The solar power technology allows the beneficiaries to have light and charge phones even though electricity is scarce in the district where Ejo Heza works.

According to a 2011-2012 report by the Rwanda Utilities Regulatory Agency, Huye district was among the districts with the lowest power and mobile phone penetration rates in the country, so the provision of cell phones for literacy will also contribute to the economic strengthening by providing for modest income for the teachers, and saving time for cell phone owners who would otherwise have to go farther to find a place to charge their cell phones.

Program Element 1.4: Expanding economic opportunities through business development and extension services

Program Element 1.4.1: Enhancing productivity through extension services

Agriculture extension services

- The period of April to June in Rwanda coincides with the 2nd agricultural season, commonly known as season B, and is the season of highest rainfall. In Quarter 3, extension services to improve crop and dairy productivity were provided to 3,100 farmers via formal trainings, coaching and mentorship from field staffs, BCVs, with the support from the Ejo Heza Agriculture Specialist.

Application of the new technologies or management practices

From April to June, 2014, 3,082 farmers supported by the program applied new technologies or management practices as a result of USG assistance. The technologies applied were mainly post-harvest handling and storage techniques (e.g., drying, shelling/threshing, winnowing/ sorting, packaging and storage), bio-intensive agriculture techniques, improved seed use and fertilizer application, compost making, use of improved fodder in cattle feeding and milk handling. These technologies were applied on a total of 88.3 ha of land, on land held by cooperatives and some ISLGs that selected farming as their income-generating activity. In addition to the agriculture extension services, 60 farmers who are members of cooperatives from Ngororero district were also trained how to practice farming as a business enterprise that yields a profit. This also helps in gross margin data availability at farm level, which helps the farmers keep a better track of their profits and losses when conducting farming activities.

Figure 7: Compost making

Figure 8: Farmer field school demonstration plot

Supporting the dairy value chain

Regarding the promotion of dairy value chain, the following activities were accomplished during Quarter 3:

- Coaching for dairy cooperatives and breeders clusters
- Supporting better cattle management in Nyanza Village Kraal

- **Coaching for dairy cooperatives and breeders clusters**

The dairy cattle farmers organized in the famers' clusters and cooperatives are given the opportunity to learn new techniques and practices and to exchange experiences leading to improved dairy production and productivity.

The farmers have requested support in the areas of artificial insemination, milk handling and transportation facilities to link them with Milk Collection Centers. The program plans to offer training in artificial insemination in the 4th quarter of this fiscal year. The fact that farmers are now requesting training indicates that they value the services provided by USAID Ejo Heza. Also, when services have been specifically requested, adoption of new practices is generally high.

- **Supporting better cattle management in Nyanza Village Kraal**

USAID Ejo Heza continued to provide technical support to the village kraal (animal corral or pen) in Nyanza District to demonstrate best practices in dairy cattle management. Project technicians, in collaboration with government officials at sector and district levels, have provided technical support that has led to increased milk production. Although milk productivity is still low, the project demonstrates to farmers that taking care of their cows can improve milk production. However, due to the drought that farmers have experienced since May, the availability of fodder has made properly feeding their cows a challenge. The program trained farmers in techniques to produce and store more fodder during the rainy season.

Program Element 1.4.2 Supporting income diversification through business development services

To enhance the economic capacity of Ejo Heza beneficiaries and equip them with business ideas, the program provided training on entrepreneurship and business planning for 381 entrepreneurs selected from among members of the cooperatives and ISLGs who have started and are now running small and medium enterprises. The entrepreneurs trained were from cooperatives and ISLGs assisted by DUHAMIC-ADRI,and CARITAS using the same Ejo Heza methodology employed by AEE and ADEPR in separate geographic areas during the previous quarter.

Summary of performance against targets for Program Element 1

INDICATOR NAME	FY13 Achie.	FY14 Targets	Q1 Achie.	Q2 Achie.	Q3 Achie.	Total (Cumu-lative)
IR 1: Improved Agricultural Productivity(USAID IR 7.1)						
# of hectares under improved technol-ogies or management practices as a result of USG assistance (CA, FTF 4.5.2-2)	526	830	81	210	10	827
Gross margin per unit of land, kilogram, or animal of selected product (FTF 4.5-4)		3%	0	*	*	
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)	14,104	30,000	1,296	6,207	3,082	24,689
# new technologies or management practices in one of the following phases of development: (CA, FTF)	12	16	0	3	0	15
# farmers accessing agricultural extension services (GC	34,367	42,000	4,559	5,959	3,100	55,618
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)	529	1,200	28	646	381	2,255
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)	1,248	1,500	277	23	7	1,555
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)	37,466	48,420	5,755	7,794	3,079	54,094

5.2 Program Element 2: Increase Supply of Financial Services

USAID Ejo continues to provide targeted support to financial service providers including MFIs, SACCOs and commercial banks with the interest in and capacity to expand their outreach and

develop products that meet the needs of the rural sector, ensuring a more inclusive and holistic financial sector.

Program Element 2.1 Supporting linkages between ISLGs and MFI

Members Ejo Heza financial services team provided technical support to the RPOs to link ISLGs with formal financial institutions to give ISLG members to access financial services and credit. During FY14 Quarter 3, members of 48 ISLGs (25 from ADEPR, 17 from CARITAS and 6 from AEE) were linked to formal financial institutions and SACCOs. These members now are accessing financial services including savings, withdrawals, and advisory services related to savings and credit, and they enjoy the financial security that formal financial institutions represent.

After the training for ISLG members on debt management and the benefits of working with formal financial institutions, 650 loans were made by formal financial institutions, both MFIs and SACCOs, broken down as follows:

- 60 loans to members from ISLGs supported by ADEPR
- 83 loans to members from ISLGs supported by CARITAS
- 101 loans to members from ISLGs supported by DUHAMIC-ADRI
- 406 loans to members from ISLGs supported by AEE.

All formal loans have been invested in income-generating activities including agriculture, livestock and businesses. The total value of these loans is $131,523.

Program Element 2.2 Facilitating financial sector innovation

Launching new Financial Products

In Quarter 3, the Ejo Heza financial services team supported KCBR in product development through the following activities: market research, product design and development, and piloting of the new product.

In April, product concept testing was conducted using focus group discussions (FGDs) with guided questions administered by a team from USAID Ejo Heza and KCBR. Each FGD involved six ISLG members. Over the course of two days, three discussions per day were held in two locations -- Huye in the Southern Province and Ngororero in the Western Province. The ISLGs chosen for the exercise had been operating for at least two years and are located near town centers, and therefore they have more exposure to banks and bank agents.

Normally when an ISLG starts a saving cycle, group members discuss goals they would like to achieve during that cycle. Typically, the goal is related to acquisition of items for each group member that include household items such as mattresses and live assets e.g. livestock. With potential financing support from KCBR, these goals could be expanded to include lump-sums for medical insurance, school fees; additional assets e.g. cell phones, land, buildings, pension, etc.

Figure 9: EJO HEZA COP and KCBR representatives team unveil the group investment product.

Figure 10: Ejo Heza Team, RPO Executives, KCBR Representatives and local authorities at the product launch ceremony

To ensure that people are able to repay their loans, group members often have to wait a full cycle or for a significant period of time during the cycle depending on the cost of the item they intend to purchase with the loan funds.

The Group Investment Account (GIA) (TWISUNGANE A/C) was developed to help the ISLG members to reach their saving goals before the cycle ends by getting enough monies from KCBR in terms of loan.

Individual ISLG members will be saving for specific goal through group and get loan to achieve their goals and keep on saving and paying KCBR loan amount.

After testing, the GIA was launched on 15th May, in Huye District as a starting point for expansion to other districts in both Southern and Western provinces so that most of Ejo Heza ISLGs can start benefiting from this product. The Vice Mayor of Huye district, Ejo Heza COP and staff, RPOs and KCBR representatives helped launch the product.

Program Element 2.3 Supporting capacity building

Ejo Heza's financial services team organized a training for the 15 KCBR staff members including branch managers, loan officers and marketing managers who will be in charge of the new product (TWISUNGANE and Investment Account) implementation. The training included an overview of the market research findings, discussion of the findings of the product concept testing, product description of features and policies, MIS reporting and product monitoring. By the end of the training, all participants were trained up on the marketing of the product to the ISLGs, provision of financial advice to the groups and reporting of the progress on a regular basis.

Summary of performance against targets for Program Element 2

INDICATOR NAME	Achiev. FY13	FY14 Targets	Q1 Achiev	Q2 Achiev	Q3 Achiev	Total (Cumulative)
IR 2: Increased access to Agricultural Finance (USAID IR 7.3)						
Value of agricultural and rural loans (FTF 4.5.2-29)	82,736	$110,000	12,592	82,985	35,946	$131,523
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)	65.5	60%	76	66	48	65
# of new financial products developed (GC)	1	2	0	0	1	2
# of loans made by MFIs (GC)	421	2,400	39	305	650	1,415
IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)						

INDICATOR NAME	Achiev. FY13	FY14 Targets	Q1 Achiev	Q2 Achiev	Q3 Achiev	Total (Cumulative)
# of beneficiaries accessing financial services (CHF)	21,931	30,000	5,054	3,173	737	30,895
# MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	1,150	2,400	39	134	204	1,527

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".

BCC activities in Quarter three included messaging activities on literacy, agricultural production, health and nutrition, such as:

- Gira Ejo Heza Radio broadcasts
- Preparation and organization of USAID Ejo Heza community events, including the 2014 MINAGRI Agri Show, the ISLG Share Out Event in Gisagara District and the roll out of the KCBR financial product
- Publication of materialsincluding success stories

Gira Ejo Heza radio program

Since about a quarter of the Rwandan population is illiterate. Even for those who can read, newspapers are not accessible because they are expensive and often not available in rural areas. Many people are too poor to purchase a television set. These factors make radio, which reaches almost the entire nation, is Rwanda's most popular news medium Statistics show that radio listenership in Rwanda is approximately 99% and people are interested in the news and development programs on radio. Ejo Heza is leveraging the power of radio to reach the general population and in May 2014 renewed a contract with Radio Rwanda because of its national

coverage and the fact that it has the largest audience of any station in Rwanda. USAID Ejo Heza sponsors a 15-minute radio talk show that airs on Radio Rwanda on Saturdays at 6:30 pm, and 60-second spots that air Fridays at 7:30 pm, covering various topics. These times are considered "prime time" slots, after the evening newscast, in order to reach a maximum number of listeners

- **Literacy theme**

During this quarter, the radio program focused on promoting the Ejo Heza literacy program by emphasizing the importance of literacy to improving their daily lives, including reading road signs,balancing savings books,increasing the ability to generate income through business and professional developmentand improving understanding on how locally-available foods can contribute to a healthy diet.

The table below summarizes the literacy radio program episodes aired in 3rd Quarter and dates.

#	Literacy program topics	Dates
1	How to start an adult literacy class and the importance of continuous evaluations.	5 April 2014
2	The contribution of women's education to household management and entrepreneurship	14 June 2014
3	Literacy and democracy.	21 June 2014
4	Importance of literacy for parents in improving their children's education through their ability to assist their children with schoolwork.	28 June 2014

- **Agriculture-focused radio programs**

Episodes on 31 May and 7 June 2014 were aired on Gira Ejo Heza radio program during the Agriculture show held at Mulindi ground from 5-12 June 2014. The two episodes focused mainly on the national theme "Transforming agriculture for shared prosperity and improved livelihoods" and were jointly led by the Ejo Heza Agricultural Specialist and the Director General in charge of agriculture in Ministry of Agriculture and Animal Resources.

Updating the contentof 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. Information and photos posted on Facebook in Q3 includes:

- The 9th Agriculture show national theme and Ejo Heza presence.
- Integrated Saving and Lending Group share out invitation and photos of the events.

Publications and materials development

Different behavior change communication materials were developed with targeted messages to promote positive behaviors both among Ejo Heza beneficiaries and the general public:

- Communications materials (banners, brochures, posters etc.) for Ejo Heza programs
- 4 types of Ejo Heza brochure in Kinyarwanda were redesigned the topics covered are kitchen gardens, maize, beans and milk production.

Messaging on health and nutrition

For basic health and nutrition, the messages for RPO trainings were focused on:

- Immediate Early Breastfeeding and Proper Transition to Complementary Feeding;
- Promotion of hand washing at the five critical times and anemia prevention.

For advanced health and nutrition the messages focused on:

- Different balanced and diversified food recipes
- Small food processing.

5.4 Program Element 4: Health and Nutrition

Save the Children leads all nutrition activities by implementing short- 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 in the critical first 1,000 days of newborn children and their mothers. All nutrition activities are linked closely with both education and extension services to achieve the following objectives: 1) Incorporating

nutrition into adult literacy education, 2) Improving production, storage and handling, 3) Establishing kitchen gardens and promoting better food utilization.

Program Element 4.1: Improving production, storage and handling

No activities to report this quarter due to the timing of the agricultural seasons.

Program Element 4.2: Establishing kitchen gardens

Master training on kitchen garden establishment and maintenance

The two-day master refresher training on kitchen garden establishment and maintenance was conducted for 76 RPO staff members at Boni Consilii, Huye district. The training covered three areas i) Maintainance of established kitchen gardens, ii) promotion of a variety of vegetables; and iii) establishment of a model, year-round kitchen garden in selected locations.

Techniques applied in a single-plot model kitchen garden were: Double-dug bed, terracing, container gardening, heap mound and Mandala garden (pictured below).

Figure 11: Model kitchen gardens using five garden techniques (The same for Figure 12)

Figure 12 (See above)

The vegetables promoted during kitchen garden refresher training were:

- Dark green leafy vegetables rich in vitamin A, Iron and Vitamin C that enhance absorption of iron including indigenous forms (Kinyarwanda terms isogo, isogi, isaga, umushogoro), green pepper, cabbage, tomato amaranth, cassava leaves, spinach, pumpkin, carrot, celery and African eggplants (=intoryi).
- Root vegetables such as sweet potatoes that are orange/yellow inside, onion (white & red), and beetroot.

Mandala Garden *Heap mound*

Kitchen gardening is not new to the community, but Ejo Heza is adding value by improving both the quality of production -- promoting the cultivation of different varieties of vegetables as micro-nutrient sources -- and the quantity of production, so that families can produce a surplus to sell so they have money to buy food they cannot not grow themselves. According to USAID Ejo Heza nutrition assessment in 2013, 82% of the beneficiaries had kitchen gardens and 62.9% consumed more than 80% of the kitchen garden production.

Although many beneficiaries have kitchen gardens, the study showed that only 51.4% of them were able to produce food in their gardens year round. Ejo Heza has therefore emphasized techniques for maintaining of kitchen gardens especially during the dry season.

Model Kitchen garden establishment

To empower BCVs with the skills required to support the community in establishing kitchen gardens with more varieties and ensure the availability of vegetables all year round, a two-day, hands-on training was conducted for 175 BCVs in all program districts. The training materials used were: seeds (including carrots, beetroot, onions, green peppers and cabbages); decameters (tape measures) to measure the area of land under cultivation; string to align plants; stakes; spades and watering cans.

As showed in the table below, 36 kitchen gardens were established:

Kitchen Gardens Established (FY14 Q3)		
RPO	**# of Kitchen gardens established**	**Number of BCVs trained**
ADEPR	8	40
DUHAMIC	13	60

CARITAS	9	45
AEE	6	30
Totals	**36**	**175**

Program Element 4.4 Promoting better food utilization

Testing of the food recipes and finalization of the recipe booklet for approval

Following recommendations made to have all the proposed recipes tested and validated, Ejo Heza and Garden for Health organized a four-day cooking demonstration and tasting event at Garden for Health office, Ndera sector, Gasabo district. Garden for Health provided the ingredients needed for 42 recipes and had all recipes prepared and tasted for palatability; pictures documentation the preparation and the resulting dishes. Global Communities organized transportation for participants for the tasting, who included representatives from eight stakeholder organizations. The 13 individuals representing development partners who participated in collaboration with eight community health workers were from MoH, World Relief, Concern Worldwide, Global Communities, USAID Rwanda, Family Health project and Garden of Health. The comments and observations made by the stakeholders were used to revise the recipe booklet which has been sent to the Ministry of Health for approval. Once approved, the booklet will be printed and distributed to the audience, hopefully in Quarter 4.

Figure 13: Cooking demonstration

Summary of performance against targets for Program Element 4

Indicator name	FY 13 Achie.	FY14 target	Q1 Achie.	Q2 Achie.	Q3 Achie.	Total
IR 3: Improved nutrition among rural poor						
% of beneficiaries consuming a diet with increased diversification (CHF)	24%	75%	*	*-	*-	
% of beneficiaries with increased knowledge about balanced & diversified diet (CHF)	84%	85%	*	*-	*-	
# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	42,123	55,397	7,666	4,672	3,918	58,379
# kitchen gardens established (CHF)	7,233	8,000	1,750	2,017	36	11,036

* The survey is still ongoing. We will report on these indicators during quarter 4.

6 Assessment of activities to integrate nutrition into the livelihoods program

6.1 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) Preparation of 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 populationsand,
iv) Guide activities during the remaining years of Ejo Heza implementation.

In total, eight focus group discussions of 84 members were conducted with BCVs and local leaders in four districts as planned. Observations and interviews were conducted with 14 USAID Ejo heza groups out of 16 planned, including three literacy classes, three nutrition groups, four ISLGs and four cooperatives. Two groups (one nutrition group in Huye and one literacy class in Ngororero) were not visited due to time limitation. The table below shows the groups visited and their locations:

Visits to Identify Best Practices in Nutrition				
Date	District	Sector	Cells	Group visited
18 June 2014	Gisagara	Mukindo	Runyinya	-Runyinya Literacy class -Twitezimbere Nutrition group - ISLG Duharanirisuku -Cooperative Duteraninkunga -Focus group discussion with 10 Leaders -Focus group discussion with 10 BCVs
19 June 2014	Huye	Mbazi	Mutunda	-Mutunda Literacy class
			Mwurire	-ISLG Twiyubake -Cooperative Nkundadukore -Focus group discussion with 10 Leaders -Focus group discussion with 10 BCVs
24 June 2014	Rutsiro	Mushubati	Cyarusera	-Turwanyubukene Nutrition group -Cooperative Duterimbere Mushubati
		Gihango	Congo Nil	-Mucyebera literacy class -ISLG Tujyembere -Focus group discussion with 12 Leaders -Focus group discussion with 10 BCVs
25 June 2014	Ngororero	Ngororero	Kazabe	-ISLG Tuzamurane Kazabe
			Rususa	-Focus group discussion with 13 Leaders -Focus group discussion with 9 BCVs
		Hindiro	Gatare	-Amahoro iwacu nutrition group -Cooperative Icyerekezo

The FDGs and interviews were guided by questionnaires tailored to four different audiences:

1) Different groups of beneficiaries
2) BCVs
3) Local leaders
4) Ejo Heza and RPO staff.

The following were the key findings, recommendations and lessons learned from the field visit, as presented by the Nutrition Advisor (a detailed report will be sent to Ejo Heza during the next quarter).

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 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 put in anywhere from 2 to 15 hours per week, but average 6.9 hours per month. The hours worked depend on the type of activities and whether one is a super BCV[3] 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 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;

[3] Explain what a "super BCV" is

- 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;
- Training of other community members by the BCVs and other group members to broaden the impacts.

Key areas to be examined that may have ramifications for implementation of future nutrition activities

- Need to review the kitchen garden model to see if it is achieving the intended purpose
- Need to review individual performance of BCVs and this could be used as a strategy to motivate and reward good performing BCVs
- Review the rate of graduation of nutrition groups into ISLGs and determine how long a nutrition group that is unable to graduate remains relevant. Review and seek ways to integrate Ejo Heza-type nutrition activities with preventive activities carried out by health facilities.
- Need to review the impact of Ejo Heza health and nutrition messages; determine to what extent practices have changed

Suggestions for improving nutrition-related activities:

- **Suggestions from Beneficiaries:**
    - 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. Need to have meetings with local leaders at cell level and share project reports.

➢ **Suggestions from BCVs:**

- Provide gumboots and umbrellas for use during the rainy season
- Facilitate Call User Group (CUG) for free phone conversations
- Provide transport reimbursement during the reporting period
- Increase the number of trainings provided (some said they have only been trained twice)
- Provide radios to enable them listen to the radio program
- Organize learning exchange visits
- Provide them with agricultural materials for use during demonstrations
- Provide job aids for use during training and during literacy classes
- Explain the role of BCVs to local authorities and negotiate for some activities like training to be considered as community work
- Provide badges for identification
- Reward all BCVs and make the award scheme more transparent. The BCVs can form a group at sector level and this could be used to give the monetary incentive (from leaders)
- Organize regular BCV meetings

- Some BCVs (super BCVs) have a big number of groups to follow and this is a challenge
- The savings boxes used by the ISLGs to store money, ledgers, paperwork and small equipment are big and some keys can open other padlocks- provide smaller metallic boxes.

The above suggestions from BCVs and beneficiaries will be discussed between Ejo Heza and RPO staff during the staff retreat planned for quarter fourto see which ones should be applied and how to implement them. Some suggestions are beyond the mandate of the program, but we may advocate for their support by other stakeholders and/or consider incorporating them in future programming.

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

Since 2010, Global Communities has been implementing two projects -- Higa Ubeho (since 2010) and Ejo Heza (since 2011) -- that aim to improve the nutrition status of children and adults in Rwanda targeting the poorest in the community. Interventions are different from one project to another: Higa Ubeho uses Farmer Field Schools, a positive deviance hearth approach for adults and children, nutrition education and behavior change communication, while Ejo Heza promotes nutrition education through adult literacy groups, internal saving and lending, cooperatives and nutrition groups, and BCC.

In 2014, Global Communities conducted an evaluation to inform the program about the achievements and challenges experience so far in implementating the two programs. This assessment aimed to help Global Communities evaluate the impact and quality of selected food security and nutrition interventions – including:

i. Farmer field schools (FFS); improved kitchen gardens;
ii. Positive Deviance Hearth groups (PDH) for adults;
iii. Positive Deviance Hearth groups (PDH) for Children under five years old;
iv. Nutrition education and

v. Behavior change communication.

The specific objectives of the assessment are:

i. To measure the impact of food security and nutrition services provided by the two programs at the individual and household levels;

ii. To evaluate the quality of nutrition services provided;

iii. To develop strategic recommendations based on the research findings to guide future investments in nutrition and food security interventions.

The study methodology used had four major components:

i. The literature review. This part consisted of a review of the project document to understand the project's general and specific objectives, identify the target population, key project results and corresponding indicators, means of verification and targeted values. Quarterly and annual reports served for assessment of the progress made during the project implementation, the challenges faced and lessons learned.

ii. The use of secondary data. The most important secondary data are national surveys micro-data and results including conditions of living surveys, demographic and health surveys, national agriculture surveys and comprehensive food security and vulnerability analysis and nutrition surveys. This data was used to understand better the reality of food security, poverty and nutrition in Rwanda.

iii. The collection of primary data. The primary data were collected from a representative random sample selected from the target population for each of the two programs. We opted for a stratified three-stage cluster sampling for the selection of the statistical units.

A systematic sample of sectors was selected proportionally to the size of sectors and the number of sectors per stratum was calculated using proportionate allocation. The total number of sectors was 36: 18 for Higa Ubeho and 18 for Ejo Heza. The table below illustrates the calculation of the number of sectors selected per stratum. From each selected sector, two villages were selected and seven systematically selected households from each village included in the study. Some villages did not have enough eligible households and that resulted in the selection of three villages instead of two from the selected sector. The sample size for each program was 252 households.

Stratum	Number of sector	Number of selected sector
Cooperative	1	1
ISLG	18	3
Literacy	67	10
Nutrition	3	1
Others	18	3
Total	107	18

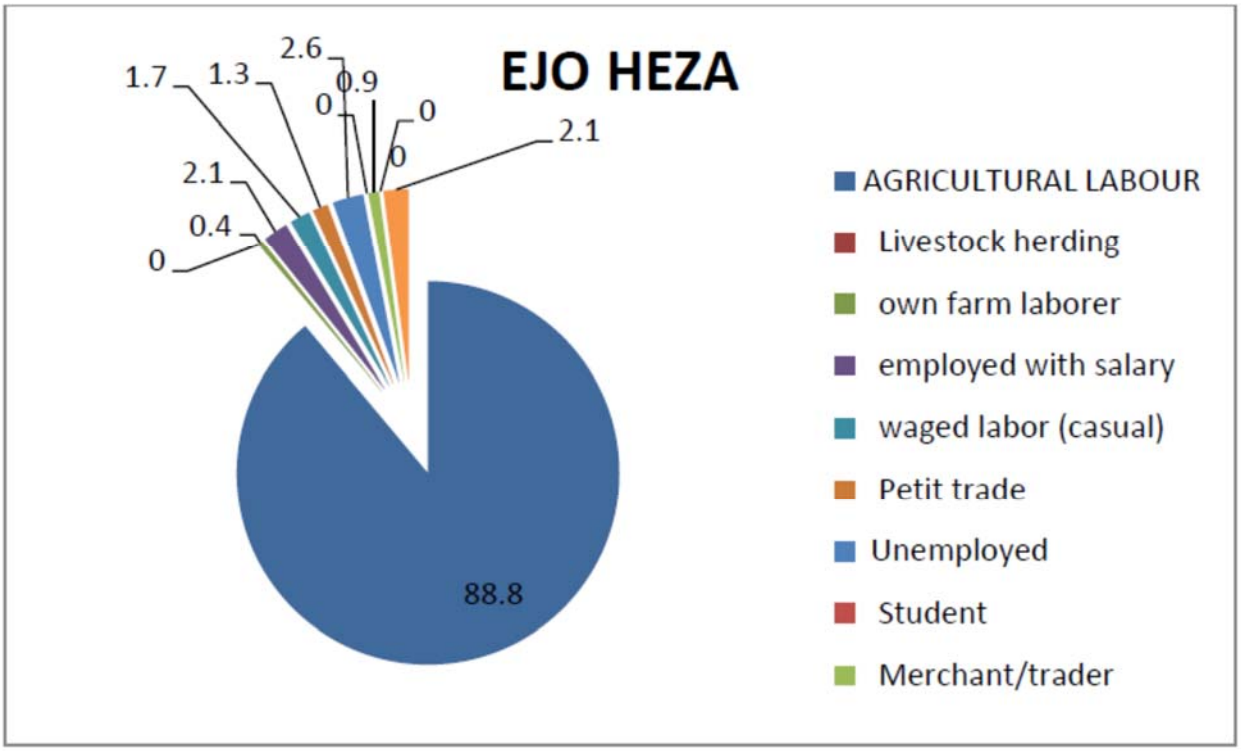
Table 4: Number of Sectors selected from each Stratum for Ejo Heza Project

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

- ***Household head main occupation***

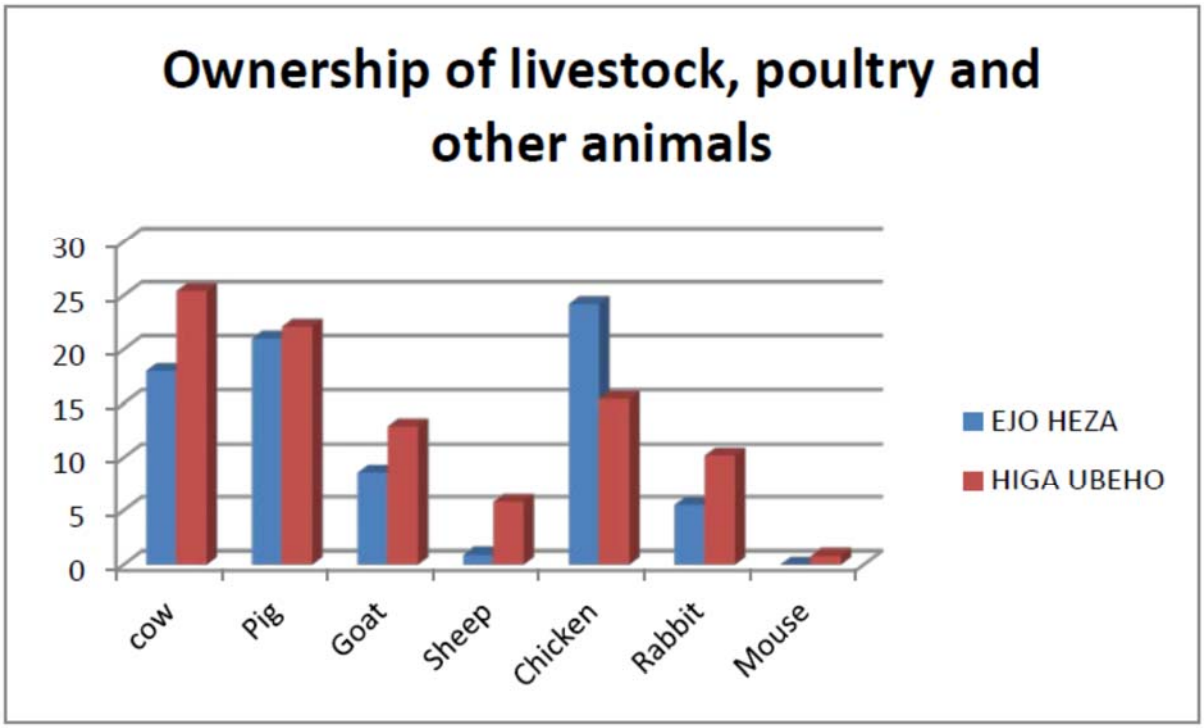
Agriculture (small-scale farming) is the dominant occupation of the heads of households participating in the two programs -- 88.3% for Higa Ubeho and 88.8% for Ejo Heza.

Occupation of Head of Household



- ***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.

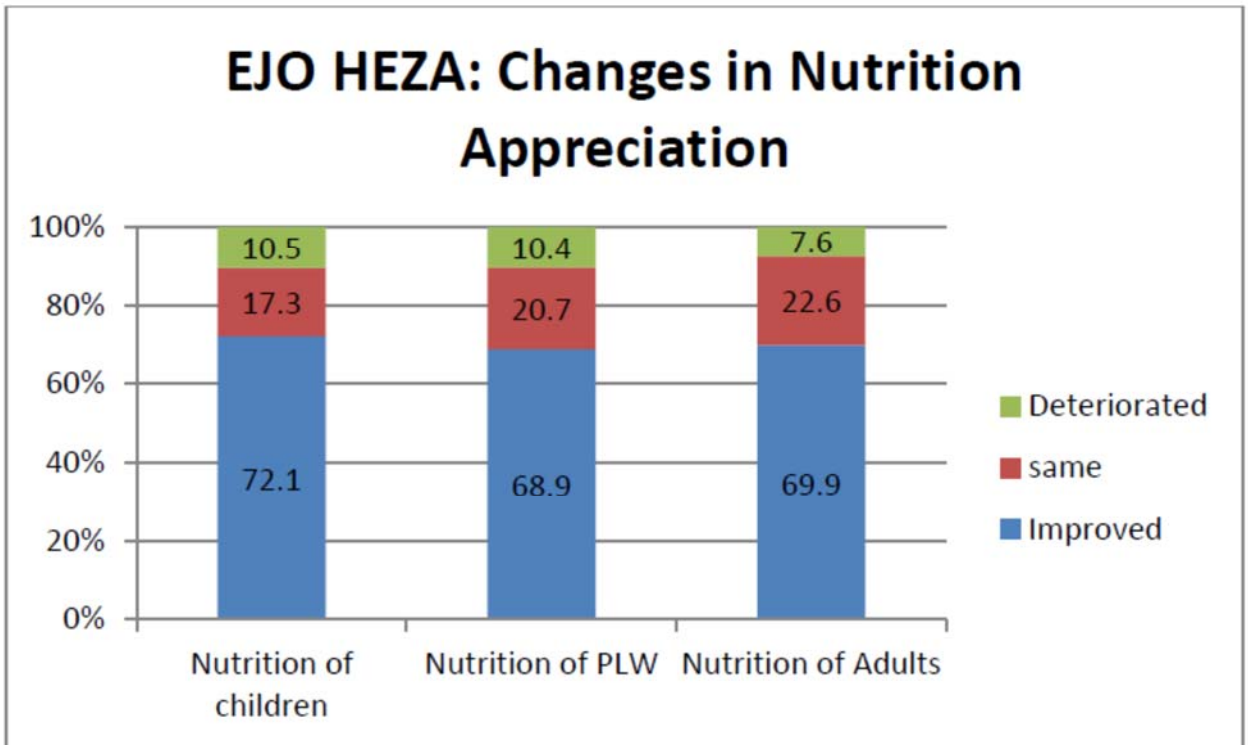
- ***Child Feeding Practices***

Interviewed mothers who had under-five children 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 child nutrition, 92.1 % of Higa Ubeho and 72.3% of Ejo Heza respondents found that the nutrition status of their children has improved. Similar 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 Ubehoparticipants and 69.9^% of Ejo Heza: 69.9% participants.



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

The beneficiaries of Global Communities Projects Ejo Heza and Higa Ubeho 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.

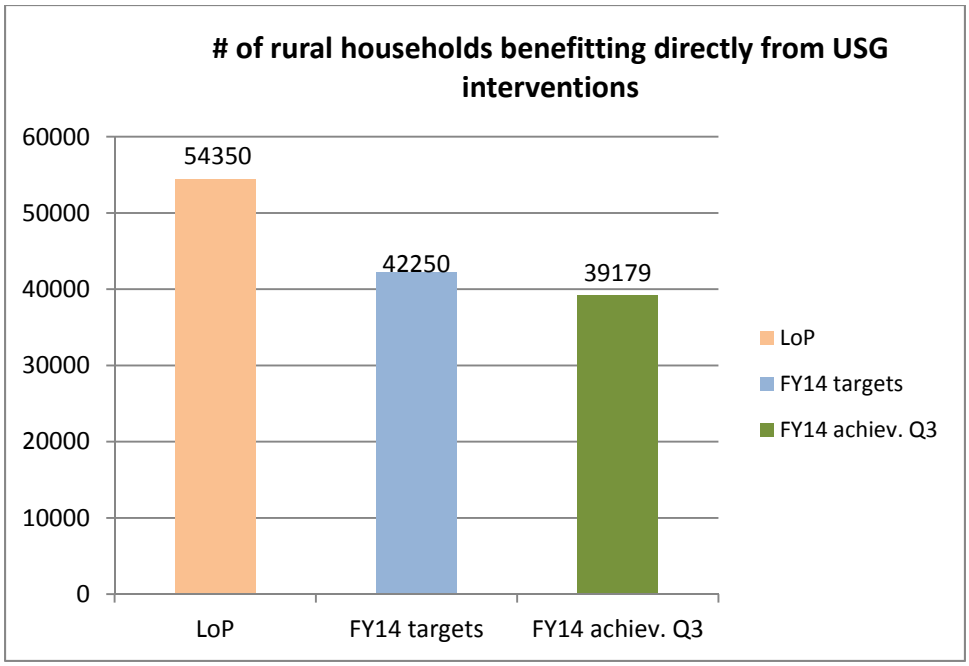
Geneficiaries found that there is a need to reinforce the positive results realized so far by:

- 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.

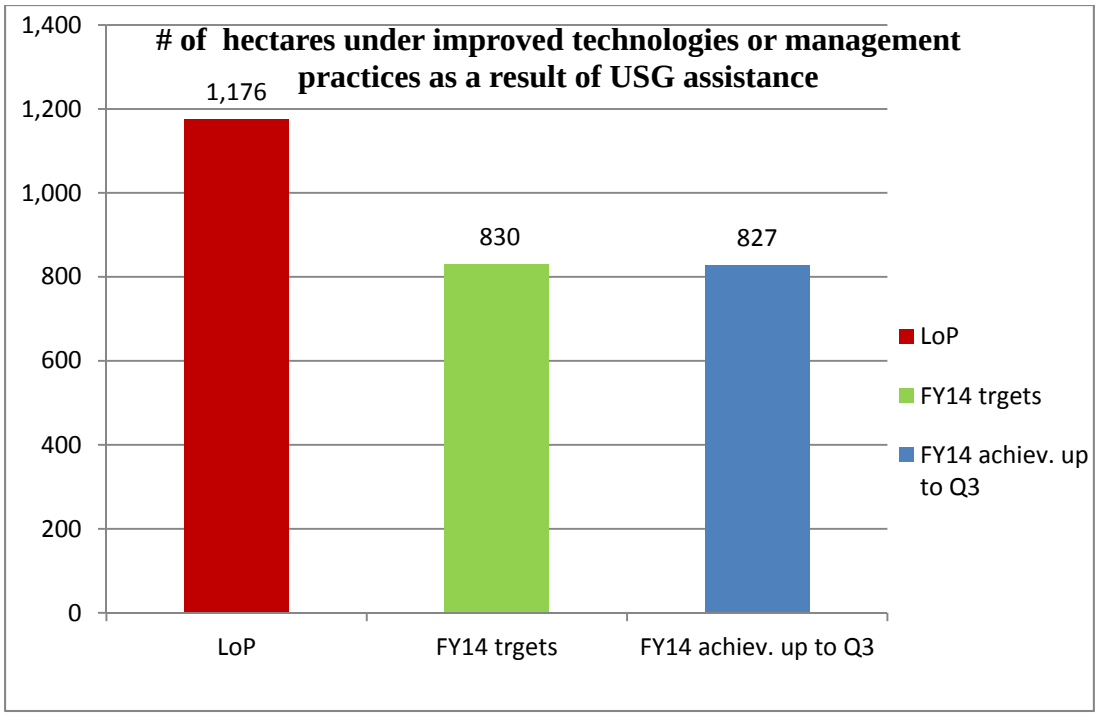
7 Summary of achievements along Key Indicators

1. **Number of rural Households benefiting directly from USG interventions (FTF 4.5.2-13)**

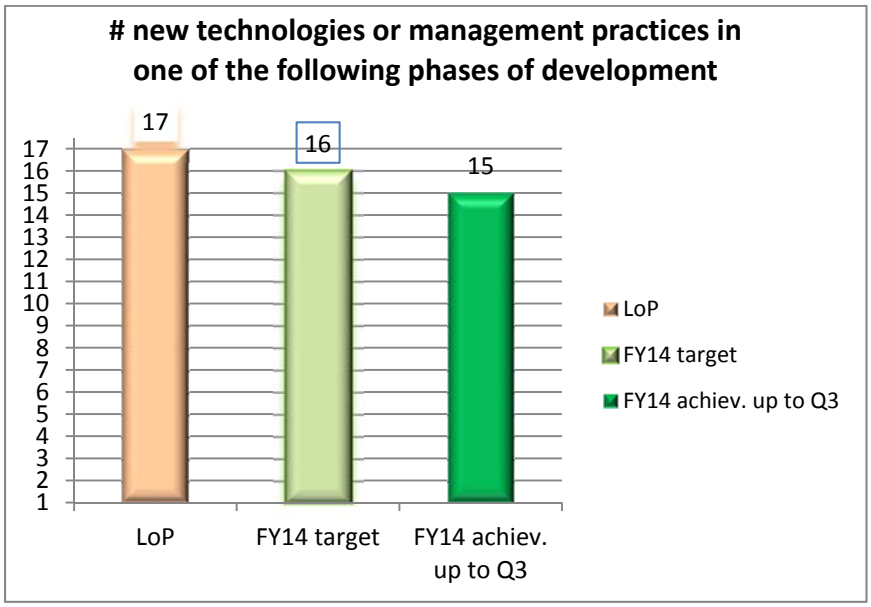
   This is a composite indicator that covers households benefiting from activities under different program elements. We considered households that benefited from nutrition trainings, agriculture extension services trainings, integrated saving and lending groups, literacy learners and those grouped in cooperatives. 102 new households were reached during this reporting period through ISLG entry points for a total of 39,179 households since the program started. Learners in intake four will be reported in the next quarterly report.



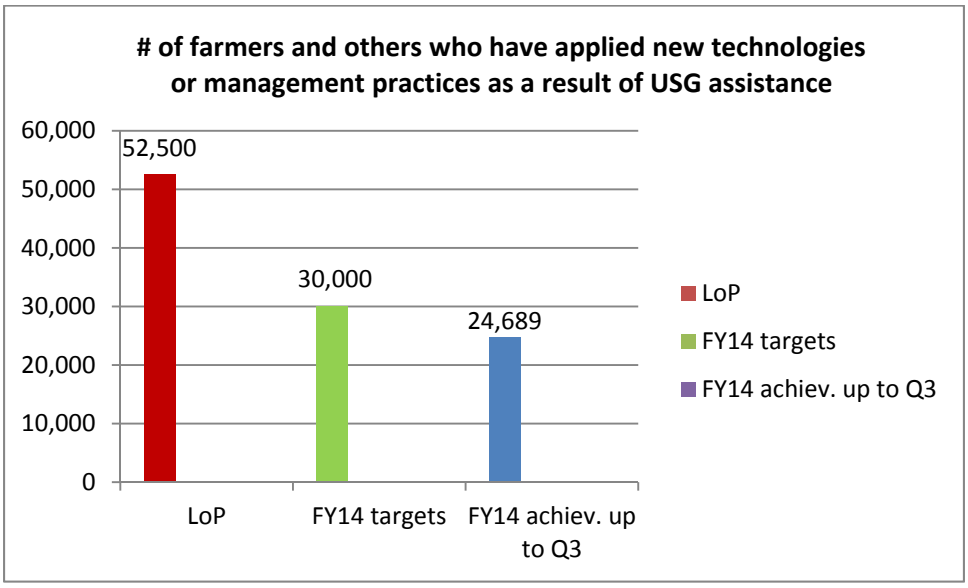
2. **Number of hectares under improved technologies or management practices as a result of USG assistance (CA, FTF 4.52-2**). The indicator captures only the land surface where new improved technologies or management practices have been applied. In this quarter, new agriculture technologies were applied on 10 ha during Quarter 3. The cumulative number of hectares reached by the program over the life of the program to date is 827.



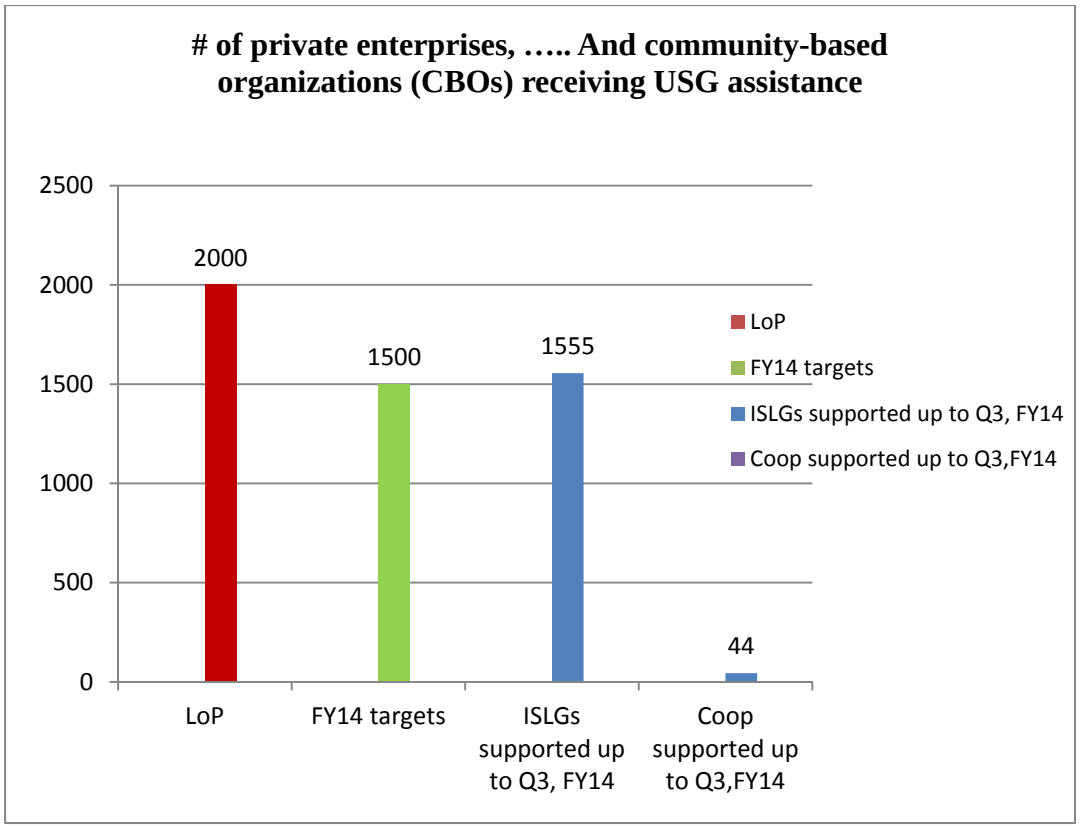
3. **Number of new technologies or management practices in one of the following phases of development: (CA, FTF4.5.2-39)**. To continue the support of value chain development, the program did not introduce any new technology but supported the farmers to keep applying the technologies in agriculture and dairy.



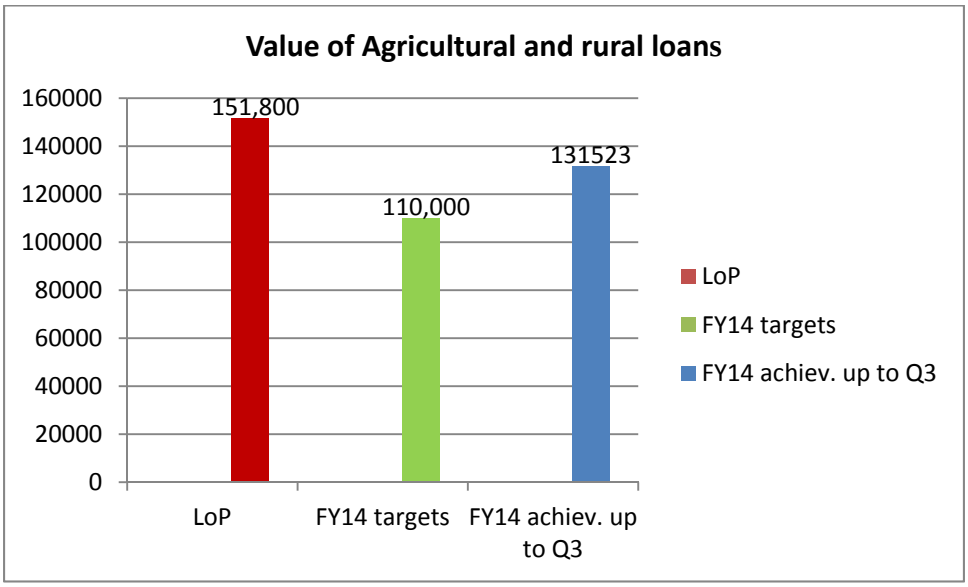
4. **Number of farmers and others who have applied new technologies or management practices as a result of USG assistance (FTF 4.5.2-5).** This indicator reports the number of farmers who applied new technologies or management practices. The beneficiaries counted were those in cooperatives and in ISLGs that applied new technologies or management practices. 24,689 farmers have applied new technologies over the life of the program up to Quarter 3.



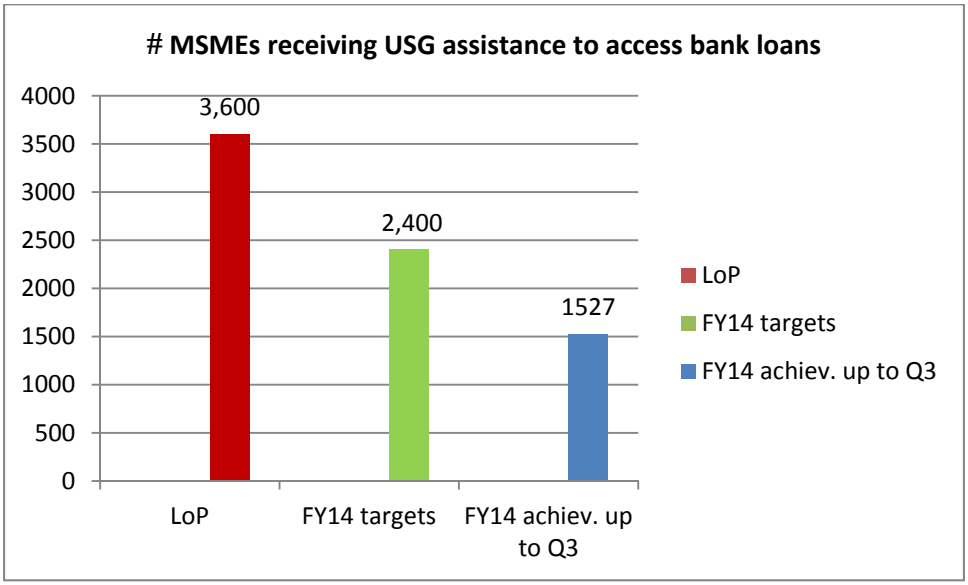
5. **Number of private enterprises, producer organizations, water users associations, trade and business associations and community based organizations receiving USG associations (FTF4.5.2-11).** During Quarters 1 and 2, the program achieved the planned target of 300 ISLGs for FY14. In Quarter 3, seven additional ISLGs were created as part of the passbook pilot. The reason to create ISLGs earlier than planned, is to gain enough time to train their members and follow up on saving and lending activities for the remaining period. To date the program support 1555 ISLGs and 44 Cooperatives



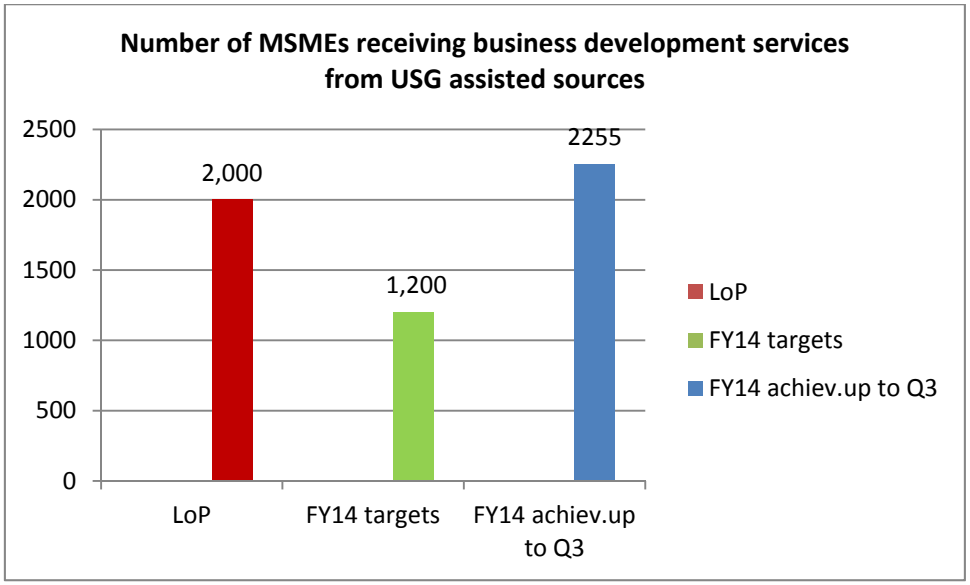
6. **Value of Agricultural and rural loans (FTF 4.5.2-29).** Under this indicator, we count only formal loans disbursed by registered financial institutions. From Q1 up to Q3, a total of $131,523 was disbursed from financial institutions to which ISLGs and cooperatives are linked.



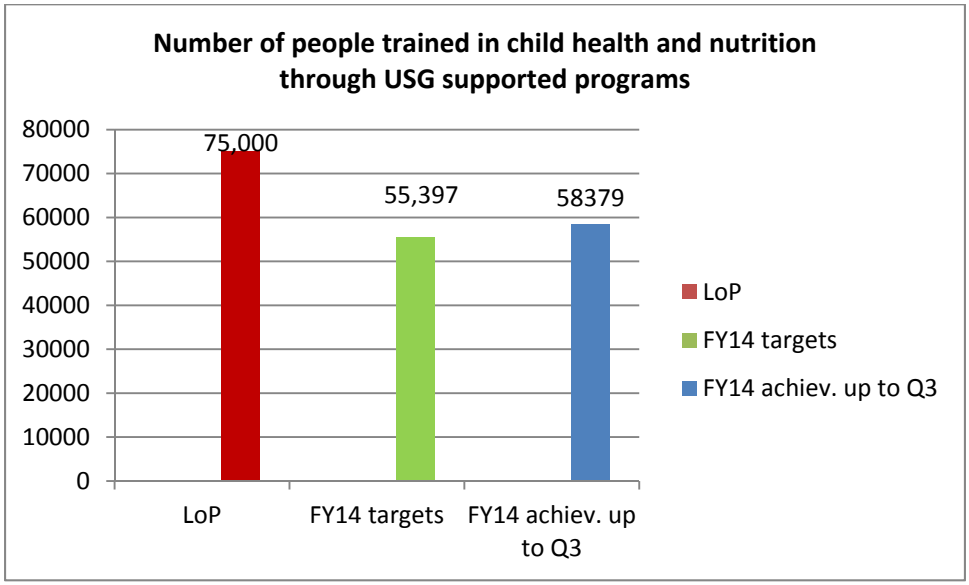
7. **Number of MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)**. This indicator collects data on MSMEs accessing bank loans as a result of the program's intervention. Up to 1527 SMEs received loans.



8. **Number of MSMEs receiving business development services from USG-assisted sources (FTF 4.5.2-37)**. This indicator quantifies the individual entrepreneurs from cooperatives and ISLGs. 2255 MSME owners have been trained on BDS.



9. **Number of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1).** This indicator captures all program beneficiaries trained in health and nutrition. A total of 58379 received child health and nutrition training during up to quarter three.



8 Partnerships with government, public and private institutions

In Quarter 3, USAID Ejo Heza Program conducted a series of technical and administrative meetings to enhance new and existing partnership developed with ministries, local governments and other private and civil society partners members.

The 9th Agriculture show (5-12 June 2014)

Bu invitation of the Ministry of Agriculture and Animal Resources, USAID Ejo Heza actively participated in the 9th annual national agriculture show which took place at Mulindi ground (Kigali). All RPOs exhibited their achievements mainly yield increase, training materials and the livelihood integration of USAID Ejo Heza program. USAID Ejo Heza was rewarded with a certificate of participation and a cup as best sponsor of the event.

Partnership meetings with central and Local Governments

USAID Ejo Heza held several meetings with Ministry of Agriculture and Animal Resources, through participation in the Agriculture Sub Working Group organized quarterly where the participants have discussed the progress of agriculture activities planned in fiscal year 2013-2014. It was a great opportunity to the program to learn and to share best practices in agriculture.

Ejo Heza has participated in Ministry of Education meeting focused on Adult literacy. This forum was initiated since 2011 by ADRA and takes place every year to coordinate the adult literacy activities. Around 100 participants were present from different organizations including NGOs, Church representatives and all vice-mayors in charge of social affairs. The objective of the meeting was to validate a new literacy curriculum and a new module. Each partner involved in literacy should follow them in developing a module.

Since this is the last quarter in central and local governments' fiscal year, it was a good time to assess program progress through Joint Action District Forum General Assembly (JDAF), a forum of all partners intervening and contributing to district development. USAID Ejo Heza attended and shared with other partners achievements in Huye, Ngororero, Gisagara, Nyanza, Rutsiro and Nyamagabe Districts. The JDAF General Assembly was followed by an Open Day, an event where all partners were invited to exhibit to the beneficiaries and other district residents their achievements and the best practices. Each Joint Action District Forum (JADF) General Assembly was also an opportunity for the district to present its next-year's action plan starting from 1st July to prepare its own plans based on the district performance plan.

Partnership meeting with other Partners

During the quarter, USAID Ejo Heza Program signed an MOU with the United States Peace Corps-Rwanda to jointly develop and implement the Community Finance Initiative approach. Both parties have agreed to build the capacity of the supported communities in financial education through trainings and regular coaching in saving, debt management, budgeting and bank services. The partnership covers also a large exchange of information and documentation related on financial education.

To meet rural and poor beneficiaries financial needs, USAID Ejo Heza has interacted with Kenya Commercial Bank (KCBR) to develop together new financial product that meets Integrated Saving and Lending Groups' financial needs. IGA was the tangible result from that partnership.

In the same way, USAID Ejo Heza initiated technical discussion with SACCOs and MFIs serving rural areas to link our beneficiaries to their financial services. In this regard, COOPEC INKUNGA and SACCO Mushubati were approached by Caritas-Rwanda through a market research exercise.

9 USAID Ejo Heza staff development and changes

New staff recruited in Quarter 3

- **Financial Service Specialist:** holds a Masters Degree in Business Administration from Maastricht School of management in The Netherlands, a Bachelor's degree in Commerce from Makerere University, and other post graduate certificates in banking and microfinance operations, financial management services. He has seven years of experience in banking and microfinance operations in Rwanda and the region, accumulated in various sectors of the economy (financial sector) including banking and microfinance operations, community development such as community banking and savings (group, agriculture and individual loans) loan repayment and management, training customers on basic business management and saving skills, and behavior change trainings. Prior to joining Global Communities he was Regional Credit Manager at Urwego Opportunity Bank Rwanda.
- **Adult Literacy officer:** has a social and economic background and holds a bachelor's degree in Economics from the National University of Rwanda. He volunteered at ADEPR as National Coordinator of ADEPR Pentecostal Student. ADEPR received funds from USAID through CHF International (now Global Communities) Higa Ubeho Program, then worked as M&E Officer. In 2011, ADEPR also received funds from USAID through the then-new USAID Ejo Heza project, and worked as the ADEPR's Project Coordinator.
- **Financial Services Consultant**: holds a Masters degree of Arts in Microfinance from INES-Ruhengeli (Institute of Applied Sciences) and a Bachelor's degree in Economics/Money and Banking option from the National University

of Rwanda. He has nine years of experience in microfinance, serving as Internal Auditor. Prior to joining Global Communities he worked in MINAGRI/RSSP (Rural Sector Support Project) as Rural Finance and Agribusiness Officer. At Global Communities, his main duties are to support RPOs in implementing Financial Education for 1,500 BCVs, ISLGs committee members and all beneficiaries. This is a six-month assignment scheduled to end in December 2014.

- **Agri-Business Consultant:** holds an engineering in agriculture crop production from ISAE Busogo and Bachelor's degree in rural development from the Institut Polytechnique de Byumba. Currently, she is an MBA student at Mount Kenya University Kigali campus, pursuing the project management option and researching participatory approachesin agribusiness. She has significant experience in promoting agribusiness through value chain development in cooperatives. Prior to joining Global Communities, she was a trainer in Wakala East African Consultants. She has been hired for six months to support MSMEs trainings.

10 New Developments Affecting Implementation

During Quarter 3 the Ministry of Agriculture and Animal Resources (MINAGRI) hosted a Comprehensive African Agriculture Development Program (CAADP) conference. CAADP is an African Union initiative led in collaboration with New Partnership for Africa's Development that works to ensure livelihoods through promotion of agriculture. This conference, whose theme was "the Role of Agriculture in the Fast Growing Rwandan Economy" was attended by more than 300 participants including policy makers and implementers from all corners of the continent and beyond. The conference examined the role of CAADP and its process in stimulating effective and sustainable poverty reduction, economic growth and food security in Rwanda. One of the recommendations emerging from the conference was that all African governments allocate at least 10% of their annual budgets to agriculture; Rwanda currently allocates 13% .

As a partner of the Ministry of Agriculture & Animal Resources, Ejo Heza was invited to the conference and thanked for its contribution to 5.6% annual agricultural growth in Rwanda during last fiscal year. USAID Ejo Heza is a very active member of Agriculture Sector Working Group

chaired by MINAGRI, which considers all policies and strategies before they are implemented by all partners involved.

11 Success Story

Saving culture for sustainable growth (June, 2014 , Gisagara District)

Since 2010, Rwanda has followed an ambitious strategy to promote a savings culture among Rwandans for poverty alleviation and meeting the Rwandan 2020 vision targets .The fundamental aim is to mobilize resources for investments in both the public- and private-sectors to enable the country maintain stable macro-economic growth. This requires increasing domestic (household) savings up to the level necessary to match the level of investment.

, a 30 year old living in Save Sector, Gisagara District had needed to buy a cow for many years, but it was hard to her to save enough money. In June 2013 she joined others in "Dufatanye" Ejo Heza ISLG in her village. After receiving USAID Ejo Heza training on saving, she says, "we started to save 200 RWF every week and after six months every member got loans, including me. I bought myself a cow and two goats." After one year as a group, Dufatanye members had saved 1,260,000 RWF in a SACCO account in Save Sector.

"In the past five years, low savings capacity was a result of little income. Plus, some people still had an anti-savings mentality and considered that consuming today is more important than planning for the future," added Mayor . "Through USAID Ejo Heza training, this mentality has changed. Now they are saving money and buying cows and goats. Our children are healthy because they are drinking milk. USAID Ejo Heza program has promoted this saving mentality and this is contributing to our economic development in the District, we are very proud of it," added the Mayor.

Figure 15: Gisagara Mayor speech

"*There is no development without economic growth, no growth without investment, and no investment without savings* "said Mayor of Gisagara District

Global Communities, through USAID Ejo Heza, is improving the livelihoods and food consumption of 75,000 of Rwandans, particularly women, in 8 District of Rwanda including Gisagara District, thereby increasing the demand for financial service. USAID Ejo Heza program created and trained a total of 247 Saving Groups in Gisagara District .

“There is no development without economic growth, no growth without investment, and no investment without savings“ said , Mayor of Gisagara District

12 Annex 1: Summary of all Program Indicators

INDICATOR NAME	LOP targets	Achiev. FY13	FY14 Targets	Q1 Achiev.	Q2 Achiev.	Q3 Achiev.	Progress (Cum.)
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 targted population (RFA)	35%		20%			**	
# of rural households benefitting directly from USG interventions (CA, F, FTF 4.5.2-14)	54,350	33,314	42,250	5,303	460	102	39,179
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	526	830	81	210	10	827
Gross margin per unit of land, kilogram, or animal of selected product (FTF 4.5-4)	5%		3%	0			
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	14,104	30,000	1,296	6,207	3,082	24,689
# new technologies or management practices in one of the following phases of development: (CA, FTF)	17	12	16	0	3	0	15
# farmers accessing agricultural extension services (GC)	45,000	34,367	42,000	4,559	5,959	3,100	55,618
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	529	1,200	28	646	381	2,255
IR 2: Increased access to Agricultural Finance (USAID IR 7.3)							

Value of agricultural and rural loans (FTF 4.5.2-29)	$151,800	82,736	$110,000	12,592	82,985	35,946	131,523
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%	818	60%	76	66	48	1,008
# of private enterprises, producers organizations, water users associations, trade and business associations, and community-based organi-zations receiving USG assistance (FtF 4.5.2-11)	2,000	1,248	1,500	277	23	7	1,555
# of New financial products developed (GC)	5	1	2	0		1	2
# of Loans made by MFIs (GC)	3,600	421	2,400	39	305	650	1,415
IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)							
# of beneficiaries accessing financial services (GC)	40,000	21,931	30,000	5,054	3,173	737	30,895
# MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	3,600	1,150	2,400	39	134	204	1527
# people trained in one or more forms of literacy, including basic literacy, basic numeracy, financial literacy (GC)	76,420	7,466	48,420	5,755	7,794	3,079	54,094
IR 3: Improved nutrition among rural poor							
% of beneficiaries consuming a diet with increased diversification (GC)	85%	24%	75%	0		0	Survey ongoing
% of beneficiaries with increased knowledge about balanced and diversified diet (GC)	90%	84%	85%	0		0	Survey ongoing
# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	75,000	42,123	55,397	7,666	4,672	3,918	58,379
# kitchen gardens established (GC)	11,000	7,233	8,000	1,750	2,017	36	11,036

* We report on this indicator at annual basis through the survey which is conducted in September of each fiscal year

** Not reported on at annual basis