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USAID
Ejo Heza
"A Brighter Future"

Quarter 1 Report FY 14 October to December 2013



Submitted January 2014

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Integrated Improved Livelihoods
Program (IILP)

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Acronyms and Abbreviations

AEE:	African Evangelical Enterprise
ADEPR:	Association des Eglises des Pentecotes au Rwanda
BCV:	Be the Change Volunteer
BCC:	Behavior Change and Communication
BDC:	Business Development Center
BDS:	Business Development Services
COP:	Chief of Party
CBOs:	Community Based Organisations
DQA:	Data Quality Assessment
DUHAMIC:	Duharanire amajyambere y'icyaro
FFS:	Farmer Field Schools
FtF:	Feed the Future
FI:	Financial Institution
FGD:	Focus Group Discuss
GoR:	Government of Rwanda
Ha:	Hectares
ICT:	Information Communication and Technology
IILP:	Integrated Improved Livelihood Program
ISLG:	Integrated Savings and Lending Groups
MFIs:	Microfinance Institutions
MINAGRI:	Ministry of Agriculture and Livestock Development
MINEDUC:	Ministry of Education
MINECOFIN:	Ministry of Finance and Economic Planning
MINESANTE:	Ministry of Health MIS: Management Information Systems
MOU	Memorandum of Understanding
PAJER:	Parlement des Jeunes Rwandais
PMP:	Performance Management Plan
PHHS:	Post Harvest Handling and Storage
RAB:	Rwanda Agriculture Board
RCA:	Rwanda Cooperatives Agency
Rwf:	Rwanda francs
RPO:	Rwanda Partner Organization
SACCO:	Saving and Credit Cooperative
SAVIX:	Savings Groups Information Exchange
SMS:	Short Message Service
TOT:	Training of Trainers
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 first quarter of the third year, the program continued to register positive results across its four technical areas: agriculture, financial services, literacy and health and nutrition.

In financial services, a total of 277 Integrated Savings and Lending groups (ISLGs) were formed within the quarter against a target of 300 for FY14. Of these groups, 32% have opened accounts with formal financial institutions. All RPOs have been supported in reviewing ISLGs' specific work plans and various pilots have been organized. These include the Fee for Service pilot that will address the unforeseen challenge of keeping the Be the Change Volunteers (BCV's) motivated and the Passbook Only pilot that seeks to simplify record keeping within the groups. Support has continued to be provided to the RPOs reporting on SAVIX.

Financial service supply side issues continue to be addressed with partnerships being fostered with KCB on the Group Investment Account and the KCB Iwacu mobile payment product. An MOU was signed during the quarter with Access to Finance Rwanda to promote joint activities in the sector.

In agriculture and business development the program continued to support farmers' involved in value chain development for the maize, beans and dairy sectors by providing necessary skills and knowledge for the purpose of increasing productivity. Focus in the quarter centered on supporting Duhami Adri and members of the cooperative managing the newly established village kraal in Nyanza district and extension support for Season A agriculture activities.

Health and nutrition services continued to be provided by USAID Ejo Heza in partnership with Save the Children. A total of 7,666 beneficiaries received health and nutrition training this quarter and 1,750 kitchen gardens were established in target communities. USAID Ejo Heza is supporting the Ministry of Health (MOH) nutrition working group in developing a Food Recipe Booklet to promote better food utilization.

Literacy activities remained on track during the quarter with the Quarterly Literacy Assessment being held in the month of December. The assessment led to various recommendations being made on how to improve learning. In December, 84% of those who had registered as learners sat for the Ministry of Education (MINEDUC) exams with 77% of these passing and receiving MINEDUC certificates. The fourth intake of learners under this program will be on in January 2014.

The technical team continued to participate in technical working groups under the Finance, Health and Agriculture Ministries, which supported various government initiatives. The team, together with partner staff, also attended meetings with local government as well as various partners. These include preparations for the Nutrition Summit to be held on February 2014. Section 7 covers details on some of these key meetings that the program staff were involved in that have continued to shape activities within the program.

The quarter saw an emphasis on activities focused on the preparations for the Cracking the Nut Africa (CTNA) Conference which took place in January, 2014. These included advisory board meetings, preparation of presentation by Global Communities and logistical preparations not only for the site Visit but also for the conference in general.

Work plans and Budgets were developed for the newly awarded grant under Wal-Mart foundation funding in partnership with the three RPOs that will be implementing the project; AEE, Duhamic and Caritas. The two positions under this funding, Program Manager and Training Specialist were also advertised locally.

Recruitment of various staff was in progress during the quarter which included recruitment of the Chief of Party (COP), the Database Officer, the Behavior Change and Communications (BCC) Officer and various consultancies.

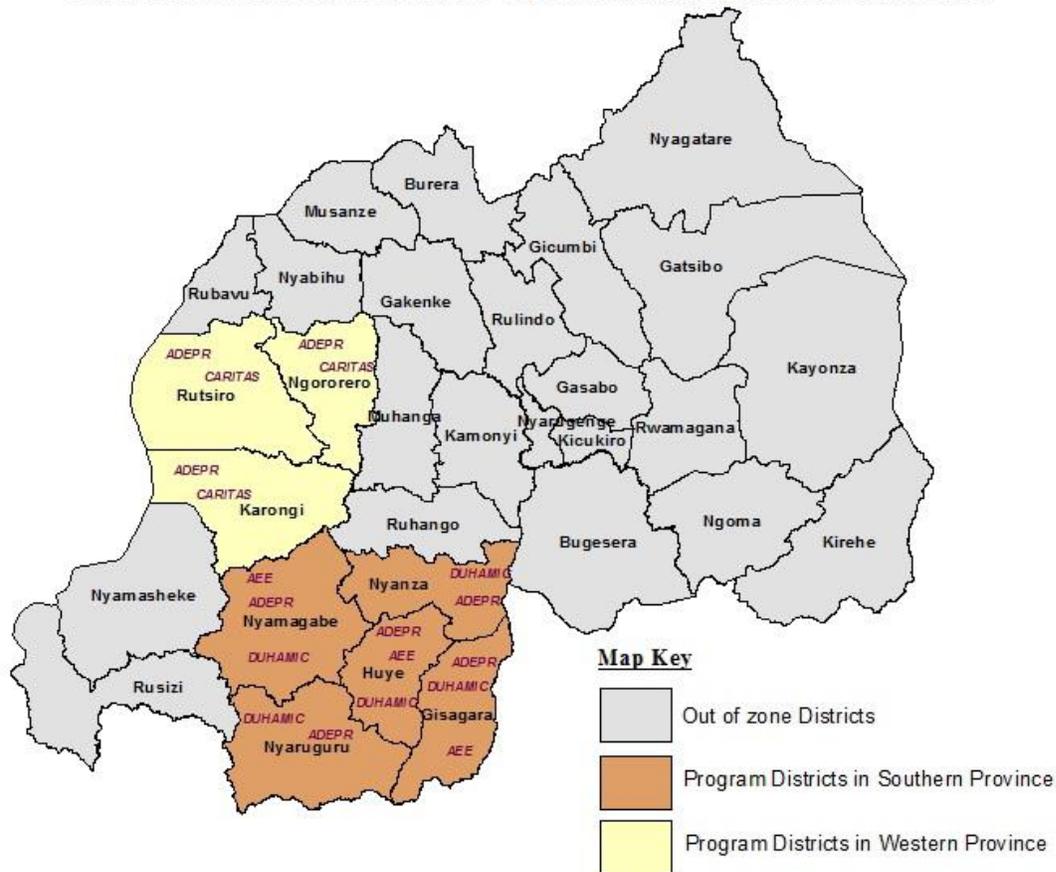
3 Introduction

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 and Program Component 4: Health and Nutrition.

Geographic Coverage:

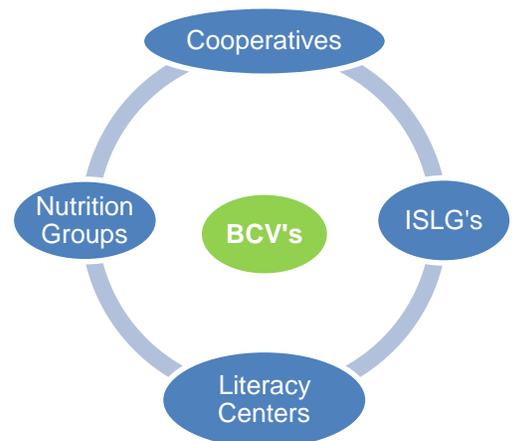
The IILP Program covers eight districts of the Southern and Western Provinces of Rwanda as shown in the map below; Nyaruguru, Nyanza, Huye, Nyamagabe, Gisagara in the Southern Province and Rutsiro, Karongi and Ngororero in the Western Province.

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



Partnerships with local and international civil society organizations

USAID Ejo Heza is in partnerships with four local organizations namely 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 areas of operation. The local Rwanda Partner Organizations (RPOs) implement the program on the ground and work directly with local authorities and community volunteers to deliver services through the program entry points: Literacy, Integrated Savings and Lending Groups, Cooperatives and Nutrition groups.



Mobilization of the community by RPOs: The RPO's mobilize and organize the community members into 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 savings groups are composed of approximately 25 members who voluntarily come together to save and borrow among themselves. Currently the program has 1,525 ISLG's in its districts of operation.

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 teachers 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 incorporates 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 to achieve healthier diets. They use the knowledge within their own households and share it with their neighbors through establishment of kitchen gardens. Each nutrition group has on average 30 members. To date the program has mobilized 249 nutrition groups.

Be the Change Volunteers (BCV's): BCVs are volunteer community members who self-elect to take a leading role in facilitating change within their communities. All BCVs are selected from these community groupings and are then facilitated to support their groups in training and mentorship. The program to date has trained approximately 2,000 BCV's supporting the implementation of program activities. Use of BCV's is a sustainability strategy that assures continuity even after the 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 components. These are: Increase Demand for Financial Services, Increase Supply of Financial Services, Behavior Change Communication (BCC) and Health and Nutrition.

1. Program Element 1: Increased Demand for Financial Services

USAID Ejo Heza addresses the demand-side issues that limit the use of financial services to improve livelihoods and food consumption by promoting integrated savings and lending groups, financial literacy and basic literacy and numeracy, while expanding access to business development and agricultural extension services. Efforts by the program to increase financial literacy and access to business development and extension services results in increase in the demand for financial services.



Promoting integrated savings and lending groups: In FY14, Quarter 1, 277 ISLGs, with a total of 6,243 members, were created and supported by the program. In order to improve quality, the group committee members and BCVs need to be further trained to conduct their ISLG activities in line with Global Communities ISLG methodology, which uses an integrated approach.

To facilitate the management of ISLGs, USAID Ejo Heza continues to use the SAVIX MIS system. During this quarter each RPO collected data as planned and Global Communities can now provide data on all savings groups from both the Higa Ubeho and Ejo Heza programs through SAVIX Network reports. This initiative provides an opportunity for Global Communities to exchange data globally in the future.

Promoting financial education: Following the Master Training in Financial Education for the financial sector in Rwanda, USAID Ejo Heza followed up on this training during this reporting period and developed financial education modules for use in training beneficiaries of the program within the various community groupings. The modules cover four topics; Savings, Debt Management, Budgeting and Bank Services and are based on the globally recognized Microfinance Opportunities Financial Education Curriculum. The Bank Services module is yet to be completed. The program will make copies available to BCV's on all modules developed.

Improving basic literacy and numeracy

The program monitors the activities at the learning centers on a quarterly basis. Specifically, the monitoring team looks at running of the classes, performance of teachers and ADEPR coordination and internal follow-up. Earlier in the year the program received its 3rd intake of learners who graduated in December 2013. Out of the 6,271 learners that enrolled for the class, 84 % sat for the MINEDUC examination with 77% of these passing and receiving a certificate. Of 6,271 learners that had enrolled 16% dropped out within the 6 months period. The fourth intake will take place in January 2014.

Access to business development and extension services

Based on the needs of the populations that the program serves, the first two years were focused on increasing production among the farmers largely for their own food consumption. With increased production the program is now focusing on promoting enterprise and linking to markets for the cooperatives. An Agribusiness Officer was hired within the quarter to support these activities. A master training was organized on Farming as a Business from the 3rd to 6th December, 2013. The 34 participants included coordinators, M&E officers, field officers and assistant field officers from Ejo Heza's RPOs. Topics covered included introduction to farming as business, managing a farm as a business entity/enterprise and potential opportunities around the country in farming.

Dairy value chain activities within the quarter focused on supporting the establishment of the village kraal of Nyanza that is now accommodating 20 dairy cows 5 of which are calves. The village kraals are a joint initiative with the Rwanda Agriculture Board (RAB).

Program Element 2: Increase supply of financial services

USAID Ejo Heza seeks out, engages and provides targeted support to those financial service providers, including MFIs, SACCOs and, potentially, commercial banks with the interest and capacity to expand their outreach and develop products that meet the needs of the rural market, ensuring a more inclusive and holistic financial service sector. As of November 2013, 51 accounts had been opened through the Iga Nawe education savings product developed by DUTERIMBERE MFI with support from USAID Ejo Heza.

Support was provided to the Financial Education training organized by the IFDC CATALIST Project for its local partners. The training took place in Huye for 26 participants from five Rwandan Districts who are part of IFDC's Agribusiness Clusters (ABCs). For the Training of Trainers, four modules have been covered Savings, Debt management, Budgeting and Bank Services.

Program Element 3: Behavior Change and Social Marketing

Behavior change and social marketing approaches sensitize the population on the benefits of financial services, improving production practices, working cooperatively and improving access to health and nutrition services. Messaging has been done through radio, SMS, print and online media on agriculture and the national saving week campaign.

During this quarter, from the Visiting International Professional (VIP program), produced a video titled "I AM the Change" which celebrates the lives and contribution of Ejo Heza's BCV's.

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 during the critical first 1,000 days of newborn children's lives. All nutrition activities, coordinated by Save the Children, are linked closely with both education and extension services delivered by Rwandan partner organizations (RPOs) within this program, as well as with the stringent approval requirements of the Government of Rwanda.

During this quarter an assessment was conducted on nutrition groups to 1) Identify the health and nutrition activities done by each group and the weakness/strength of the groups; 2) Formulate recommendations for future technical support and 3) Collect success stories from the groups.

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 1, FY14 under this element are provided below:

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

World Savings Day 31st October and Rwanda National Savings Week Celebrations

Each year, the Rwanda Government celebrates the National Savings Week that coincides with the 31st October World Savings Day. During this quarter the program organized a campaign to begin the celebrations in Nyaruguru District, CYAHINDA sector, on 30th October in collaboration with the district, Access to Finance Rwanda (AFR) and the Ministry of Finance (MINECOFIN). This year's theme was "Saving for self-reliance", translated into Kinyarwanda as "Tuzigame Duaharanira Kwigira". Around 1,000 people attended the event including Global Communities Country Director, USAID AOR, the Director General of Rwanda Cooperative Agency, the Executive Secretary of the Southern Province, Mayor of the District, Central Bank representative and other invited guests.

USAID Ejo Heza organized a closing ceremony for the celebrations in Ngororero District on the 5th of November which was attended by about 500 people.

Creation of new ISLG's

During this quarter the RPOs mobilized communities and created a total of 277 new Integrated Saving and Lending Groups (ISLGs) against a target of 300 for the year. The value



Country Director Global
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Executive Secretary of the Southern Province

of savings within the ISLG's at the time of writing the report was USD 285, 217 while loans were USD 224,527.

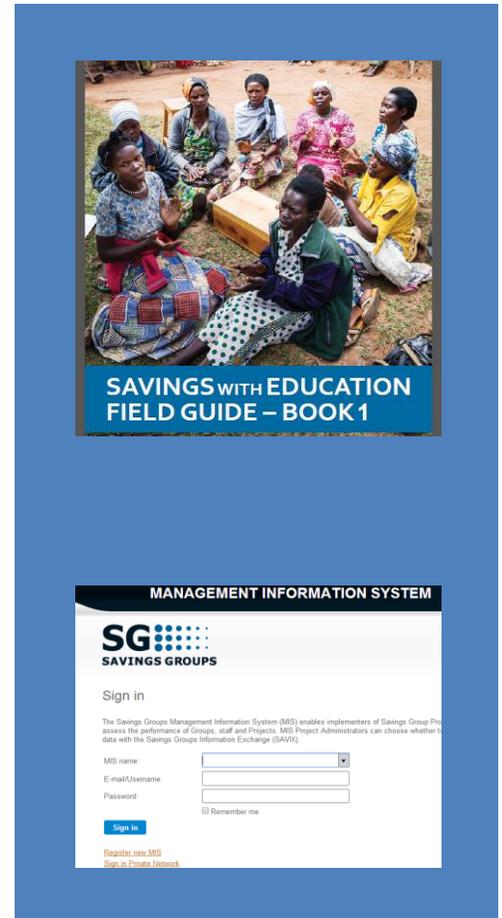
Field assessment of Internal Savings and Lending Groups (ISLGs) record keeping: The Financial Services Officer, together with the ISLG Consultant, conducted an assessment of the accuracy of the record keeping system within our ISLG's during the month of October 2013. Records kept at the group were compared with data recorded on the SAVIX MIS and in order to address anomalies, the following suggestions were made: the program needed to simplify record keeping, retrain Behavior Change Volunteers (BCVs) and group officials, restructure BCV and Field Officer tasks to ensure greater responsibility in selection, training, supervision of group members and data collection. The result of this exercise was a review of the RPO work plans on ISLG's which were reviewed with each RPO.

Fee for Service and Passbook only pilots for the ISLGs: Over the quarter, several meetings were held between our Financial Services team, the RPO coordinators and the Higa Ubeho Economic Strengthening staff to determine how we can begin to pilot these two concepts. Discussions were led by the consultant hired to support ISLG work. The two concepts are important for the program as they will address the issue of motivation of BCV's who serve the ISLG's as well as simplifying record keeping for the ISLGs'

Translation into Kinyarwanda of the ISLG Field Guides: The financial services teams together with their colleagues in Higa Ubeho have embarked on translating the ISLG Field Guide. Completion is expected during Quarter 2, 2014.

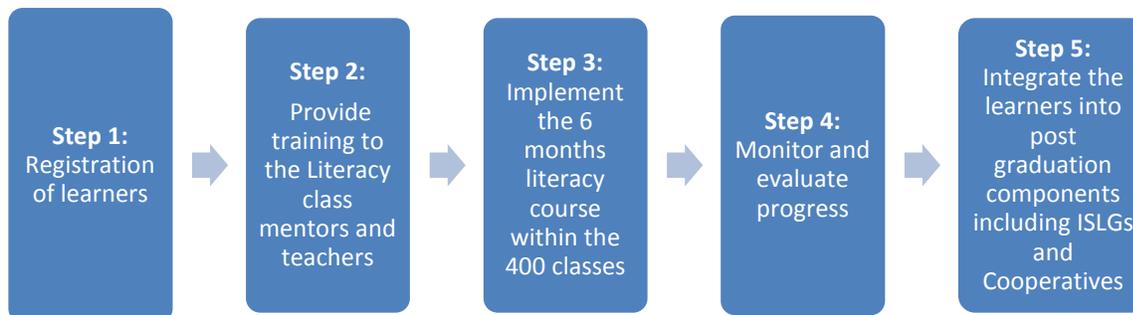
Program Element 1.2 Increasing Financial Literacy

USAID Ejo Heza continued its effort to develop appropriate financial education modules. While three were completed the Bank Services module remained a work in progress in this quarter. It is anticipated that all modules will be completed within the second quarter.



Program Element 1.3: Increasing Basic Literacy and Numeracy

USAID Ejo Heza continues to partner with ADEPR in providing basic literacy (how to read and write) training across 400 centers in our eight districts of operation. Each literacy center is supported by two teachers. The literacy program is based on 5 steps:



Quarterly Literacy Review Meetings: Two meetings were organised on the 2nd week of December for the Southern and Western Province stakeholders involved in literacy. The goal of the meeting was to strengthen the literacy program by providing feedback directly to the monitors/field officers/parish pastors, local authorities who implement the program and share experience with other partners involved in literacy. In total, 63 participants attended, 37 in South and 26 in West. Some of the recommendations made were:

- Determine a period in which an absent learner would be considered a drop out
- Set a deadline for learners to be admitted to the course and prohibit teachers from accepting learners after that deadline.
- Set performance targets “IMIHIGO” with the teachers and reward those who perform well at the end of each intake
- Strengthen the relationship between the literacy class and the community by creating a partnership between the class and local authorities.

Graduation of Learners

The third intake under the program which had 6,271 learners graduated in December 2013. Of these 84% sat for the examination administered under MINEDUC with 77% passing and receiving certificates, while 16% of those who had enrolled in the intake dropped out during the 6 months period. A new intake will start classes in January 2014. The table below provides a summary of performance for the 3rd intake running from July to December 2013.

District	Huye	Gisagara	Nyanza	Nyaruguru	Nyamagabe	Karongi	Ngororero	Rutsiro	TOTAL
<i>Passed exam</i>	606	818	380	523	671	752	504	989	5,243
<i>Total drop out cases</i>									1,028
<i>Number enrolled at beginning of intake 3</i>	599	728	818	880	663	753	841	989	6,271

Data Source: ADEPR intake three report (July-December 2013)

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

1.4.4 Enhancing productivity through extension services

Ejo Heza 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 the quarter 4,559 farmers were trained on improved farming techniques including cattle management, milk production, use of improved seeds, soil erosion control, water management, bio intensive agriculture techniques, construction of maize drying sheds and proper use of fertilizer. Season A, which is the short rain season, fell within this quarter and 1,296 out of 4,559 farmers who received extension services were able to apply the training and knowledge of technologies they had been trained on leading to an increase in both quantity and quality of production. The harvest period is still on for beans while maize will be harvested in February. Proper records on production will therefore be available at the end of the harvest period.

Among the 616 hectares under cultivation this quarter, 81 hectares are reported as additional hectares under improved technologies since they were applied on newly cultivated land, while the other hectares were existing and had been farmed based on improved technologies taught to the farmers.

By the end of December both the beans and maize cultivated were growing well.



Maize on a FFS plot



Beans growing in Season A, 2014

Supporting the Dairy Value Chain

Village Kraal Model: In line with the Ministry of Agriculture dairy strategy the program is supporting the establishment of village kraals. A village kraal is a communal shed where the community shares not only the shed but also learns improved agricultural techniques in animal husbandry. The kraal is managed by cooperative members. Members of the cooperative have been trained on cooperative management, milk handling and hygiene. In this quarter 671 farmers were trained in Gisagara, Huye and Nyamagabe districts on construction of a standard cow shed, cultivation of fodder, how to feed the cows, artificial insemination and zero grazing..

The Nyanza village kraal is accommodating 15 dairy cows which were purchased in partnership with RAB. Five of these cows have given birth and the kraal therefore now has 20 cows. RAB has also provided an accompaniment kit containing drugs (antibiotics and hygienic) and seeds for fodder.

Program Element 1.4.5 Supporting income diversification through business development services

Farming as a Business Training – A three day Master training on Farming as a Business took place on the 3rd to the 6th December, 2013 for 34 RPO staffs including coordinators, M&E officers, field officers and assistant field officers. Themes covered during the training included: Introduction to Farming as a Business, Managing, Farm as an Enterprise and Potential opportunities around the country that can benefit farmers. Follow up trainings will be conducted in the next quarter beginning January 2014.



Cow sheds at the Village Kraal



Five calves born



Freshian cows at the Nyanza Village Kraal

Summary of performance against targets for Program Element 1

INDICATOR NAME	Achievement FY13	FY14 Targets	Q1 Achievement	Total (Cumulative)
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)	526	830	81	1,119
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	1296	15,400
# new technologies or management practices in one of the following phases of development: (CA, FTF)	12	16	0	12
# farmers accessing agricultural extension services (CHF)	34,367	42,000	4,559	38,926
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	557
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	1,525
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 (CHF)	37,466	48,420	5755	43,221

5.2 Program Element 2: Increase Supply of Financial Services

USAID Ejo is providing targeted support to financial service providers including MFI's, SACCOs and commercial banks with the interest 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

During this reporting period the program, through its partners, mobilized and established 277 savings groups and continued to support all 1,248 ISLG's in the program. Out of 277 new ISLG's created in Quarter 1, 28% have accounts with formal institutions especially SACCOs.

Program Element 2.2 Facilitating financial sector innovation

Product Development with Duterimbere MFI: During the quarter some progress was registered on the performance of Duterimbere's *Iga Nawe Account* which was developed in partnership with USAID Ejo Heza. By the end of December 2013, 51 accounts had been opened in all branches against 37 in the previous month. Thirty two of these accounts are for women. The total saving amount at the end of the quarter, December was 2,177,781 Rwf against 364,490 Rwf by the previous month of November.

Product Development with KCB Bank: A meeting was held with the KCB staff to review the prototype, *Group Investment Account (GIA)* and prepare how and where to launch. There was need for the bank to demonstrate ownership and commitment to the product pilot. Follow up would continue to be made so as to review the way forward on this product.

Participation in Access to Finance Forums at district level: On 8th Oct 2013, Ejo Heza participated in the Nyaruguru District Access to Finance Forum. The forum brought together 68 financial sector stakeholders that included Saving Groups promoters, SACCO, MFI's, Banks and Civil Society Organizations. The purpose of the meeting was to promote the savings culture in the district and highlight the role of savings groups.

Hosting of Savings Group Practitioners forums: In preparation of the National Savings Week and the World Savings Day, which took place from 28th October to 1st November, USAID Ejo Heza organized and hosted three meetings with Savings Practitioners. The meetings aimed at identifying and harmonizing all activities planned for that week by the stakeholders. USAID Ejo Heza offered to design standard banners and stickers that were adopted by the stakeholders. The program also contributed to a publication on the local newspaper and also the production of a video for the event sponsored by Access to Finance Rwanda (AFR). A report produced by AFR on Savings Week activities is available.

Program Element 2.3 Supporting capacity building

Financial Education training with IFDC: From 21 to 25th October 2013, Financial Services team conducted a Financial Education training organized in collaboration with IFDC CATALIST Program for its local partners. The training took place in Huye with 26 participants from five districts which are part of IFDC's Agribusiness Clusters (ABCs). The training covered 4 main topics: Savings, Debt management, Budgeting and Bank services. This training was organized under the MOU between Ejo Heza and IFDC.

Training of youth from PAJER NGO: Based on the MOU signed between USAID Ejo Heza and PAJER, Ejo Heza assisted PAJER in training 60 youth resident in Nyamagabe District aged between 14 and 35, who have an aspiration to explore business as a career path. They were trained in Business Development and Entrepreneurship. The 5 day training took place in Nyamagabe district.

Program Element 2.4: Supporting the expansion of mobile money

As part of our initiatives around mobile money the program identified the need to work with financial institutions that have a ready mobile phone platform and agency network.

Airing of the Savings and Mobile Money radio series: During the month of November USAID Ejo Heza partnered with KCB Bank to produce some radio episodes based on the use of the KCB mobile phone product, *KCB Iwacu* that is offered throughout its branches including the banks agents. The purpose of the exercise was to sensitize our communities on how they can use a mobile based product and have their questions answered.

Summary of performance against targets for Program Element 2

INDICATOR NAME	Achievement FY13	FY14 Targets	Q1 Achievement	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	12592	12,592
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 (CHF)	818	60%	76	894
# of New financial products developed (CHF)	1	2	0	1
# of Loans made by MFIs (CHF)	421	2400	39	460
IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)				
# of beneficiaries accessing financial services (CHF)	21,931	30000	5054	26,985
# MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	1,150	2,400	39	1,189

Indicator: Value of agricultural and rural loans (FTF 4.5.2-29); the target for this indicator was revised by Feed the Future within the quarter to reflect formal loans. As a result we revised our previous target of USD 285,200 that had been based on informal loans downwards to USD 110,000.

5.3 Program Element 3: Behavior Change Communication (BCC)

USAID Ejo Heza has incorporated BCC and Social Marketing into its strategy and program design and utilizes targeted messages and approaches to reinforce the programs interventions. Some of the key activities this quarter were:

Use of Radio

Nine Week Savings Radio Program: During the quarter the program aired a 9 weeks series focusing on Savings and Mobile Money. The program was aired not only on Radio Rwanda (our weekly 15 minutes slot) but also on two additional stations City Radio and Flash FM, courtesy of our partnership with Access to Finance (AFR) Rwanda. AFR sponsored the airing of the program on two additional radio stations City Radio and Flash FM at a cost of USD 4,588 allowing broader geographic coverage.

Use of video

I Am the Change: A Celebration of Be the Change Volunteers, Video Production: 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 eight minutes long short film contains several interviews, and activities the BCVs implement exemplifying the program's goals through the volunteer's eyes. The use of the volunteers was suggested by the USAID Ejo Heza Technical Team as volunteers are the heart and soul of the program. The team wished to provide a unique, grass root approach to viewing 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 had participated in the training were challenged to produce short videos of their activities in the field. As a result 3 minute documentaries on ISLG activities in four Districts Nyaruguru, Gisagara, Ngororero and Karongi were produced. It is the goal of the program to have the RPOs incorporate use of video in their training of beneficiaries.

5.4 Program Element 4: Health and Nutrition

Program Element 4.2: Improving production, 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 supported the purchase of construction materials such as stones, iron sheets, timber and cement. The cooperative members have provided labor and local materials such as sand. The shed will serve as a drying and storage facility.

Program Element 4.3: Establishing kitchen gardens

Construction of kitchen gardens demonstrates to households how they can grow highly nutritious foods particularly vegetables on small spaces. The Health and Nutrition Advisor in collaboration with the Agriculture Specialist provided technical support to all RPOs in establishing kitchen gardens and growing of various

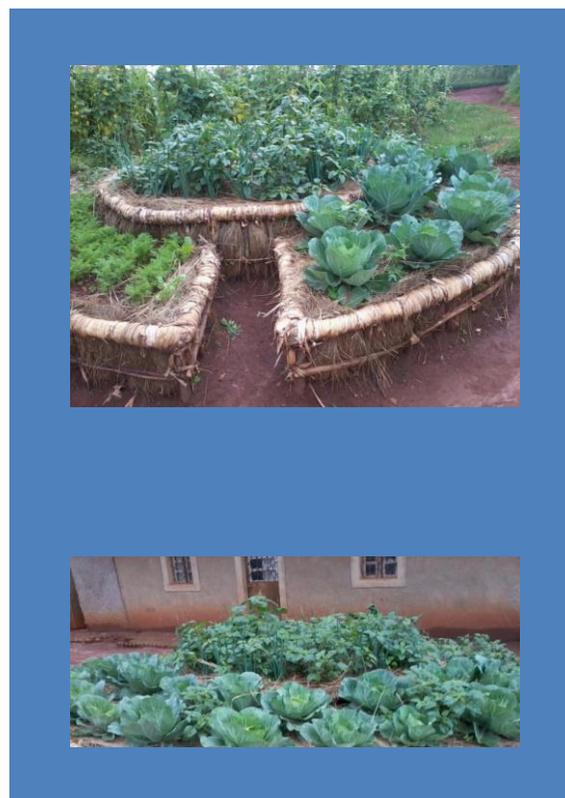


Maize drying shed , Huye district

vegetables. In total 1,750 kitchen gardens were established across 8 districts during Quarter 1.

Program Element 4.4 Promoting better food utilization

Assessment of Nutrition Activities: The nutrition team carried out an assessment of nutrition activities in both CARITAS and DUHAMIC regions. The two are the only RPOs that mobilize these groups. The purpose of exercise was to 1) Identify the health and nutrition activities implemented by each group and the weakness/strength of the groups; 2) Formulate recommendations for future technical support and 3) Collect success stories from the groups. The activities that had been implemented included training on topics such as: balanced diet, exclusive breastfeeding, complementary feeding, washing hands, kitchen gardens and cooking demonstration. Nutrition groups are formed by 15 to 20 beneficiaries who willingly come together for training.



Summary of performance against targets for Program Element 4

Indicator name	FY 13 Achievement	FY14 target	FY14 Q1 Achievement	Total
IR 3: Improved nutrition among rural poor				
% of beneficiaries consuming a diet with increased diversification (CHF)	24%	75%	0	
% of beneficiaries with increased knowledge about balanced & diversified diet (CHF)	84%	85%	0	
# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	42,123	55,397	7,666	49,789
# kitchen gardens established (CHF)	7,233	8,000	1,750	8,983

6 Monitoring and Evaluation Activities

Uploading data into MEMS system (PRPMS) and Feed the Future system: Seven Feed the Future indicators out of 10 that the program reports on were achieved by over 100%. These achievements can be attributed to: the integrated nature of the program, use of local implementing partners who have mastered the local context, use of community volunteers. During the Continuing Application process, one indicator was added to the PMP, the *Gross margin per unit of land, kilogram, or animal of selected product (FTF 4.5)*. No data was reported on it this quarter but a baseline was carried out to get a benchmark against which to measure performance and set feasible targets.

Most Significant Change exercise: the program received five American University students for the Most Significant Change (MSC) assessment. During the week of 27th October to 2nd November the team of five students and three program staff carried out assessments in the Southern Province districts of Huye, Gisagara, Nyanza, Nyamagabe and Nyaruguru. The role of M&E unit was to facilitate the smooth implementation of this exercise by providing required data, coordinating the exercise on the field, logistics support and any other required support. The exercise was successful. The AU team has provided a report containing a significant number of stories that demonstrate change in the beneficiaries' lives.

RPOs monitoring visit: From 13th to 15th November, the M&E team visited RPO M&E staff. The purpose of the visit was data quality control which included checking for consistency and accuracy of data reported for annual report and verification of support documents. In general the RPO M&E staffs have a good understanding of the program indicators and proper filing systems. They however need to improve data cleaning for MIS-SAVIX system.

Data Quality Assessment (DQA): During the month of November Ejo Heza M&E staff conducted data quality assessment on all implementing partners of the program; ADEPR, CARITAS, and AEE & DUHAMIC ADRI. The activity was conducted from the 18th to the 29th November 2013 in all the 8 districts; Nyanza, Nyaruguru, Gisagara, Nyamagabe, Huye, Rutsiro, Karongi and Ngororero. The assessment covered activities conducted under the sub components of Food Security and Nutrition by the four RPOs implementing the program activities. The DQA focused on three levels: data collection, reporting and data management. The purpose of the DQA was to verify the accuracy and consistency of data reported last year and data to be reported during this reporting year. This exercise was guided by a data quality tool that looks at Validity, Precision, Reliability, Timeliness and Integrity. The team assessed tools used in data collection, verification of data recorded at their offices vis a vis data reported to Ejo Heza and carried out verifications of the filing system (tools, data at the district level on soft and hard copies). The joint field visit by RPOs staff and their M&E officers together with the USAID Ejo Heza M&E Team provided an opportunity for mentorship. During FY13, USAID & Ejo Heza provided for an M&E Officer for each of the RPO's to support the Program Coordinator in data collection and reporting.

SOW for the Midterm Evaluation: The M&E team drafted the SOW for the Midterm Evaluation with support from the technical team. The draft was sent to the M&E team at Global Communities Head Office for review. Mid Term Evaluation is expected to be conducted in the 2nd Quarter of FY14.

Reporting on the Gross Margin Indicator: during this quarter the program did not report on this indicator because data from the agricultural Season A are not yet available since harvesting of maize and beans will be completed in February and March. We will report on it during the second quarter and the program while the program continues to track increases in agricultural production and income.

7 Summary of achievements along Key Indicators

- 1. Number of rural House Holds 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 training; agriculture extension services trainings, integrated saving and lending groups, literacy learners and those grouped in cooperative. 5,303 new households have been reached during this reporting period.
- 2. Number of hectares under improved technologies or management practices as a result of USG assistance (CA, FTF 4.5.2-2).** 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 81 ha.
- 3. Number of new technologies or management practices in one of the following phases of development: (CA, FTF 4.5.2-39).** No new technology has been introduced within this period.
- 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 on 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. Only 1,296 farmers have applied new technologies in Quarter 1.
- 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).** Within this quarter we created 277 ISLGs and began supporting 3 agriculture cooperatives and 5 dairy 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. A total of USD 12,592 was disbursed from financial institutions where our 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 programs intervention. Up to, 39 MSMEs received loans.
8. **Number of MSMEs receiving business development services from USG assisted sources (FTF 4.5.2-37).** This indicator measures the individual entrepreneurs from cooperatives and ISLGs. Only 28 MSMEs have been trained.
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 7,666 received health and nutrition training.

8 Partnerships with government, public and private institutions

Health and Nutrition Services

Review of national nutrition interventions: The Health and Nutrition team attended the Ministry of Health meeting that was reviewing progress of national nutrition interventions including: i) Implementation of 1,000 days Nutrition campaign, ii) Preparations for the National Nutrition summit in February 2014 and iii) implementation of nutrition activities at decentralized levels. Participants found that some activities were not well implemented because of lack of funds.

Setting up of the Rwanda SUN Civil Society Alliance: the Nutrition Advisor attended a Nutrition Working Group (NWG) meeting chaired by Ministry of Health, which discussed the setting up of the Rwanda SUN Civil Society Alliance. The purpose of the meeting was to discuss the way forward on setting up of the Rwanda SUN Civil Society Alliance. The SUN Movement Multi-Partner Trust Fund (MPTF) was established in 2012 with support from the UK Department for International Development (DFID), the Swiss Agency for Development and Cooperation (SDC) and Irish Aid to ensure that catalytic grants reach governments, UN agencies, civil society groups and other SUN partners. It is not designed to be a vertical nutrition fund for large scale investments in food and nutrition security, nor to replace existing funding pathways at country level. Rather, it is a fund to be used for catalytic actions to enable, initiate or develop SUN Movement activity at country or regional level and provide appropriate global-level support, when other funding is not available. The participants in the NWG agreed to form a taskforce/steering committee that will facilitate the establishment of the Rwanda SUN Civil Society Alliance. Five volunteers drawn from Partners in Health, SFH, CRS, CARE & Global Communities were included in the steering committee.

Validation and recommendations workshop for Cost of Hunger in Africa (COHA) Study: The Cost of Hunger Study in Africa (COHA) is a project led by the African Union Commission (AUC) and supported by the United Nations Economic Commission for Africa (ECA) and the United Nations World Food Programme (WFP). The multi-country study aims to demonstrate the

level of costs to the national economy caused as a result of child under nutrition and the possible economic returns that can be gained if appropriate investments in nutrition are undertaken. This Validation & Recommendations workshop, hosted by the Government of Rwanda served as a platform, (1) for high-level national stakeholders to validate the data and preliminary results at the country level; and (2) to develop country-level recommendations in response to the results; and (3) to identify next steps in related advocacy efforts.

Agriculture Services

Review of the National Dairy Policy: The agriculture team attended the Dairy Sector Working Group meeting organized by MINAGRI to review the National Dairy Policy before submission to the cabinet for approval.

Meeting with Land O Lakes: In December the Agriculture Specialist attended a dairy sector meeting organized by Land O Lakes. Discussions were held around identifying challenges and opportunities in increasing the quality and competitiveness of milk and its by-products. One of the key areas identified was packaging.

Access to agriculture inputs project: The 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 farmer. Discussions were held with AFR on how USAID Ejo Heza can partner on the access to inputs project.

Invitation to an Agriculture Financing Meeting at Ministry of Agriculture (MINAGRI): USAID Ejo Heza as a key stakeholder in financing agriculture, was invited by MINAGRI on the 20th November 2013 to a meeting on Smallholder Financing chaired by the Minister of Agriculture at MINAGRI Headquarters. The purpose of the meeting was (i) to identify major constraints and issues why lending to the (semi-commercial) small holders does not take off despite consistent promotion, support and policy frame works by the stakeholders, and (ii) identify areas for improvement to strengthen the uptake of credit by smallholders. The meeting aimed to address major constraints in the agriculture financing such as high interest rates, rural savings and reinvestment in rural areas, inadequate liquidity of SACCOs and seasonal loan repayment plan. The meeting resolved to hold periodic meetings organized by Access to Finance (AFR) to follow up on issues discussed during the meeting.

Submission of data to MINAGRI on funds allocated to agriculture – MINAGRI was in the process of collecting data from different projects and programs that have invested in the Agriculture sector in order to analyze the CAADP (Comprehensive Africa Agriculture Development Program) process in Rwanda. USAID Ejo Heza was requested to provide data on funds allocated to agriculture. Data was submitted through a standard template for the period 2012 to 2016.

Financial Services

Signing of a Memorandum of Understanding (MOU) with Access to Finance Rwanda (AFR): USAID Ejo Heza signed a MOU with Access to Finance Rwanda which spells out areas of cooperation in supporting financial sector development in Rwanda.

Launch of the National Financial Education Strategy: Global Communities was invited to the Launch of the Financial Education Strategy by the Minister of Finance on the 18th December. The financial services team participated in the development of the strategy. Specific areas in which Global Communities support in financial education is highlighted within the document are:

- Training linked to non financial services
- Use of media - radio
- Use of Mobile phones

Gender

Gender Mainstreaming in Value Chains workshop: the Agriculture Specialist attended this workshop organized by Agri-Profocus. Discussions have been made with Agri Profocus on supporting USAID Ejo Heza to better focus its on gender initiatives.

Local Government Meetings

Rutsiro Joint Action Forum (JADF): Staff participated in the Rutsiro District Joint Action Forum that looked at the FY14 District Work Plan and its implementation.

GISAGARA Joint Action Development Forum (JADF) meeting: as a development partner in the district, USAID Ejo Heza attended the General Assembly of GISAGARA JADF. Main issues discussed in the meeting were: findings from the partners 'evaluation exercise, JADF Model Village development, Performance Contract progress report and Election of JADF coordination committee.

GISAGARA District Model Village Development: Global Communities was one of the Non Governmental organizations singled out by Gisagara District to support in the establishment of a model village in one of the sectors of the district: Kibirizi Sector. The meeting was held on the 3rd of December. The aim of the initiative is to create a village based on the following pillars: improved land productivity, Post harvest technologies, cooperatives development, off farm employment, saving promotion, resettlement, rehabilitation, social protection, leadership development and mindset change. USAID Ejo Heza committed to support the establishment of kitchen gardens, agriculture extension services and Financial Education through its partner ADEPR. The ZIHARA model village is composed of 270 poor families of 913 members. The Model village development plan is for 3 years from December 2013 to September 2016.

USAID Mission

USAID Rwanda Mission Field Visit: On 19th November, Global Communities hosted a nutrition consultant hired by the Mission to help define USAID Rwanda 5 year nutrition strategy. The team took the consultant to Nyanza district where she visited a cooperative, DUTERANINKUNGA, an ISLG TWISUNGANE BABYEYI, a nutrition group Twizerane and a literacy class ADEPR Rukari. During the visit the consultant was able to see how nutrition is integrated in all program components of USAID Ejo Heza. The consultant also visited nutrition activities implemented under USAID Higa Ubeho and also paid a short visit to a health center.

Cracking the Nut Africa (CTNA) Conference

Preparations for Cracking the Nut Africa Conference: The Health & Nutrition Advisor, Financial Services Specialist and the Agriculture Specialist visited the proposed site located in Maraba sector of Huye district. Some of the issues agreed on with the program beneficiaries were; to make the site more accessible by following up with the district on repairing a small section of the road, cooperatives to avail management and governance reports and plans related to their organizations and also ensure the site was clean.

The presenters prepared their presentations and held various meetings with from BTC, a co speaker at the conference. The Conference Advisory Board held various preparatory meetings with AZMJ that were attended by MINAGRI.

The USAID Ejo Heza team also met with the Governor of the Southern Province to invite him to participate as a speaker in the Global Communities session.

9 USAID Ejo Heza staff development and changes

Gender Mainstreaming in Value Chains training: The agricultural specialist attended an in country training on Gender Mainstreaming in Value Chains, organized by Agri-Profocus, a network of organizations involved in value chain promotion. At the end of the training the gender coach from the network (APF) agreed to support the program in finalizing the development of its Gender Strategy and assist in interpretation of the internal Gender Audit conducted last financial year. The support is scheduled for the 2nd quarter before the training on gender mainstreaming that is planned for all EH technical staff.

Staff and Consultant Recruitments: the following recruitments were under process within this quarter: Chief of Party, Database Officer, BCC Officer, Literacy Consultant, Documentation Consultant, Program Manager (Wal-Mart), Training Specialist (Wal-Mart).

completed his one month short term M&E contract

completed her short term contract under BCC

New staff: Agribusiness Officer - The Agriculture team welcomed who joined the Ejo Heza Technical Team as the Agribusiness Officer. Prior to joining Global Communities she served as a Business Advisor for TechnoServe with a focus on support to the coffee sector. She also worked for the government as a Sector Agronomist in Muhanga District. She holds a diploma in Agricultural Engineering and a Bachelor's Degree in Agribusiness and Rural development both from High Institute of Agriculture and Animal Husbandry (ISAE). Key focus for this position will be to support cooperative's management and promote enterprise and linkages to markets for the farmers.

10 New Development Impacting Implementation

Cracking the Nut Africa Conference – The program was involved in final preparations for the CTNA Conference to be held from the 13th to the 15th January 2014.

Wal-Mart Funding – Wal-Mart has given a grant of USD 1,000,000 to Global Communities to expand agriculture activities under the USAID Ejo Heza program. Under the funding an additional 50,000 people will be reached through agriculture training and extension services focused on maize, beans, dairy and horticulture.

The program staff held several meetings together with the RPOs to develop work plans and budgets for this funding. Advertisements were also put out for the positions of Program Manager and Training Specialist. Follow up was made with USAID Rwanda Mission on the intended match to this funding.

11 Success Story



, is a 29 years old, single man who lives in Murambi village, Kazabe cell, Ngororero sector in Ngororero district. He has been working as a housekeeper since December 2012. He decided to join the literacy class in January 2013.

He joined the literacy class because he felt the need to better manage his boss's house expenses such as electricity and water bills and also be able to read road signs.

He tried to venture into business but lost a lot of his money since he was not able to give correct change. He graduated in June 2013 and as seen in this picture he was even able to read and understand the consent form for the use of his picture. Asked to explain the benefits he has obtained from attending the literacy class he sites knowing how to read and write road signs, he is able to read the Bible, manage house expenses and use his mobile phone comfortably, *"if you don't know to read and to write, you cannot do any develop yourself as you desire"* He is currently saving money to start a small business.

12 Annex 1: Summary of all Program Indicators

INDICATOR NAME	LOP targets	Achievement FY13	FY14 Targets	Q1 Achievement	Progress (Cumulative)
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	33,314	42,250	5303	38,617
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	607
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	1296	15,400
# new technologies or management practices in one of the following phases of development: (CA, FTF)	17	12	16	0	12
# farmers accessing agricultural extension services (CHF)	45,000	34,367	42,000	4559	38,926
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	557
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	12592	12,592
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 (CHF)	70%	818	60%	76	894
# 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	1,248	1,500	277	1,525

# of New financial products developed (CHF)	5	1	2	0	1
# of Loans made by MFIs (CHF)	3600	421	2400	39	460
IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)					
# of beneficiaries accessing financial services (CHF)	40000	21,931	30000	5054	26,985
# MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	3,600	1,150	2,400	39	1,189
# people trained in one or more forms of literacy, including basic literacy, basic numeracy, financial literacy (CHF)	76,420	37,466	48,420	5755	43,221
IR 3: Improved nutrition among rural poor					
% of beneficiaries consuming a diet with increased diversification (CHF)	85%	24%	75%	0	
% of beneficiaries with increased knowledge about balanced & diversified diet (CHF)	90%	84%	85%	0	
# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	75,000	42,123	55,397	7666	49,789
# kitchen gardens established (CHF)	11,000	7,233	8,000	1750	8,983