

October 31, 2013



Agreement Officer, USAID

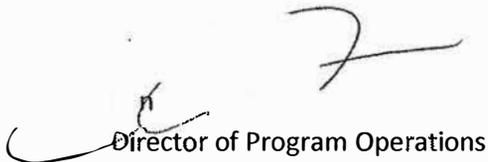
Subject: Quarterly Report for Cooperative Agreement No. AID 696-A-11-00008—Rwanda Integrated Improved Livelihoods Program.

Dear ,

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

Please do not hesitate to contact me or our Country Director should you have any questions.

Sincerely,



Director of Program Operations
International Operations

Cc: AOR, USAID/Rwanda
USAID/Rwanda
Country Director, Global Communities/Rwanda
DFA, Global Communities/Rwanda
Program Manager, Global Communities/Headquarters
Program Analyst, Global Communities/Headquarters
Program Associate, Global Communities/Headquarters



USAID
FROM THE AMERICAN PEOPLE



Annual Report FY 13

Submitted October 2013



Program Name:
Integrated Improved Livelihoods Program (IILP)
Country: Rwanda
Donor: USAID Feed the Future
Award Number:
AID-696-A-11-00008
Reporting Period:
October 2012 to September 2013

Submitted To:

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



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

Submitted By:

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

Name of Project	Integrated Improved Livelihoods Program (IILP)
Country and regions	Rwanda, Africa
Donor	USAID/Feed The Future
Award number/symbol	AID-696-A-11-00008
Start and end date of project	July 2011-July 2016
Total estimated federal funding	\$ 12.5 million
Contact in Country	<p>Acting Chief of Party Global Communities Rwanda P.O. Box 7028 Kigali, Rwanda</p>
	<p>Director of Program Operations Global Communities Headquarters 8601 Georgia Ave. Suite 800 Silver Springs, MD 20910 USA</p>

Table of Contents

1	Acronyms and Abbreviations.....	5
2	Executive Summary	7
3	Introduction.....	9
4	Implementation Activities by Program Objective and Expected Results	11
5	Progress Report by Program Objective or Result Areas	14
5.1	Program Element 1: Increase Demand for Financial Services.....	14
5.2	Program Element 2: Increase Supply of Financial Services	22
5.3	Program Element 3: Behavior Change Communication (BCC).....	25
5.4	Program Element 4: Health and Nutrition	26
6	Summary of achievements along Key Indicators	30
7	Partnerships with government and public institutions	33
8	Ejo Heza Staff Training	34
9	Program Implementation Follow Up	34
10	New Development Impacting Implementation.....	35
11	Success Stories	36
12	Annex 1: Summary of all Program Indicators	38

1 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
EDPRS II:	Economic Development And Poverty Reduction Strategy II
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
CIAT:	International Center for Tropical Agriculture
IFDC:	International Fertilizer Development Center
KCB	Kenya Commercial Bank
MFIs:	Microfinance Institutions
MFO:	Microfinance Opportunities
MINAGRI:	Ministry of Agriculture
MINEDUC:	Ministry of Education
MINECOFIN:	Ministry of Finance and Economic Planning
MINESANTE:	Ministry of Health MIS: Management Information Systems
MEMS:	Monitoring and Evaluation Management Services
MES:	Monitoring and Evaluation Specialist
PAJER:	Parlement des Jeunes Rwandais
PMP:	Performance Management Plan
PHHS:	Post Harvest Handling and Storage
RIM:	Réseaux inter-diocèse des Micro finance
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
PSTA Strategic Plan for the Transformation of Agriculture in Rwanda
TWG: Technical Working Group
TOT: Training of Trainers
USAID: United States Agency for International Development
USG: United States Government

2 Executive Summary

In the second year of its implementation USAID Ejo Heza continued to register positive progress and results across all its technical areas of agriculture, financial services, literacy, health and nutrition. Seven of the ten Feed the Future (FtF) indicators that the program reports were achieved with a margin of over 100%. To date over 33,314 households have been reached by the program. The integrated approach to development facilitated by the program provides an opportunity for community members to participate in a broad range of activities whose result is a more rounded positive change in their well being.

Shaped in line with Feed the Future's global mandate to sustainably reduce global hunger and the Government of Rwanda's (GOR) goals as outlined in the Economic Development and Poverty Reduction Strategy (EDPRS) II and the Strategic Plan for the Transformation of Agriculture (PSTA) III, USAID Ejo Heza activities continue to be implemented around four main components; Increase demand for financial services, Increase supply of financial services, Behavior Change Communication (BCC), Health and Nutrition.

In financial services, a total of 1,248 Integrated Savings and Lending groups (ISLGs) were formed, against a target of 1,200 for the year with 65% of these opening an account with a formal financial institution. Global Communities Savings with Education Approach was documented and Field Guides developed for the Field Officers. Partner organizations implemented the SAVIX MIS for monitoring and reporting on their ISLG activities. This will allow Global Communities to share and exchange data globally. Modules for training in financial education were also developed during this reporting period.

In partnership with financial service providers two products were developed with one already in use by the market. Six Memorandum of Understanding (MOU)'s were signed this year with financial services providers and other organizations to promote partnerships in increasing demand and supply of financial services. These organizations are microfinance institutions – Duterimbere MFI, UNICLECAM, Caf Isonga, banks- KCB and other development organizations – PAJER and IFDC.

In agriculture and business development the program continued to provide Master Trainings in agriculture to the Rwanda Partner Organization staff. Three master trainings were conducted on Advanced Agriculture techniques, Maize and Beans Post Harvest Handling, Business Planning and Management. The program is supporting 41 cooperatives against a Life of Program (LOP) target of 32 in the three value chains of maize, beans and dairy. An MOU was signed with the Rwanda Agriculture Board (RAB) for provision of support in agriculture extension services. The program also added one Feed the Future indicator to better track changes in farmer income. Dairy activities were launched in the program with a Village Kraal established in Nyanza District.

Literacy continued to form a key part of USAID Ejo Heza activities in this reporting period with 11,419 learners graduating from the program's 400 literacy centers. Cell phone literacy was introduced in the classes to meet the need for learners to communicate on their cell phones. A new functional literacy module was developed based on Ministry of Education (MINEDUC) guidelines incorporating the other USAID Ejo Heza technical areas of agriculture, financial services, health and nutrition.

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

Leadership on activities in health and nutrition continued to be provided by USAID Ejo Heza in partnership with Save the Children. A total of 42,123 beneficiaries received health and nutrition training against a target of 37,500 for the financial year 2013. In addition to that, 7,233 kitchen gardens were established across the programs 8 districts against a target of 5,000. The nutrition team continued to participate in the government's nutrition technical working group and USAID Ejo Heza was selected to spearhead the development of a Food Recipe booklet for the Ministry of Health. Various campaigns were held to promote Milk Consumption and Breastfeeding.

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

In January 2013 the program submitted to USAID its Continuing Application in line with the Cooperative Agreement. The Application was approved without major changes in programming except the addition of agriculture and nutrition indicators to better track outcomes. The nutrition indicators added were however removed in September 2013 since they were national level indicators tracked by the Mission.

Staff changes during the year saw the exit of the Monitoring and Evaluation (M&E) Specialist in December 2012, the Chief of Party (COP) in September 2013 who moved on to other responsibilities and the Behavior Change and Communications Officer who passed away in September 2013. Replacements for these positions are ongoing. The Database Officer has been leading the M&E function.

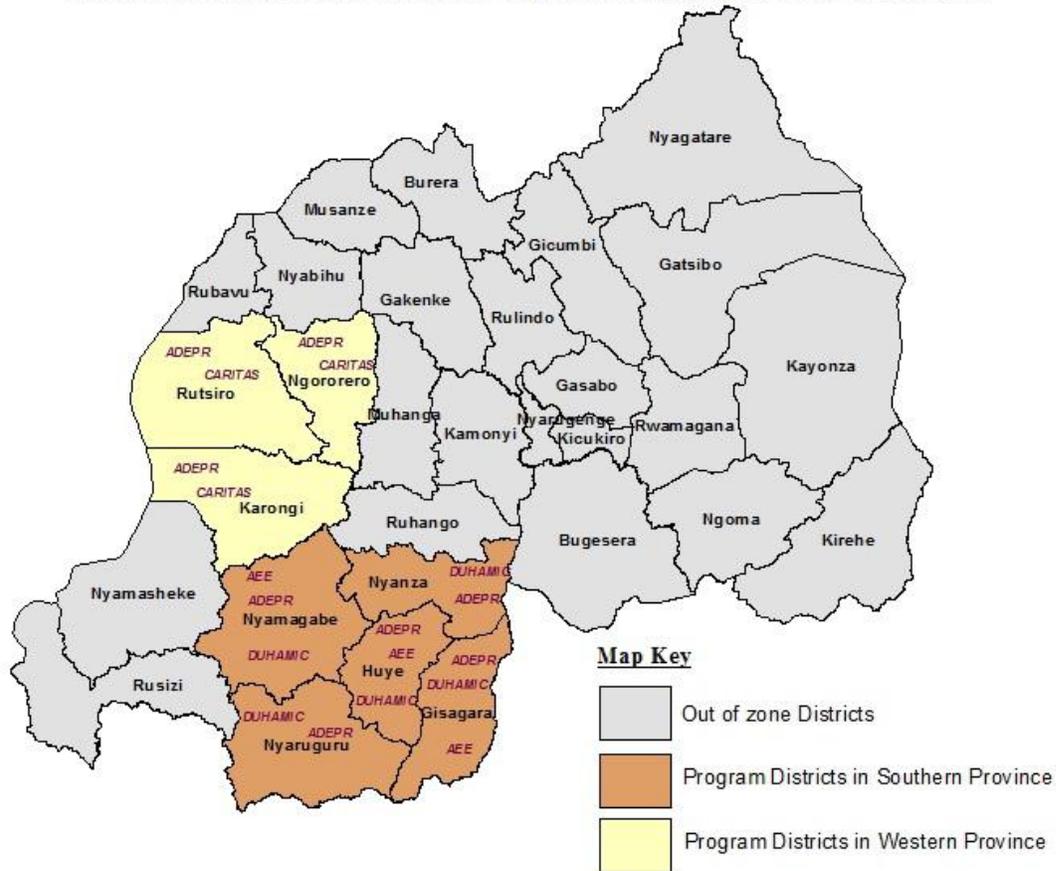
3 Introduction

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

Geographic Coverage:

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

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 area of operation. The local Rwanda Partner Organizations (RPOs) implement the program on the ground and work directly with local authorities and community volunteers to deliver services through the program entry points: 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.

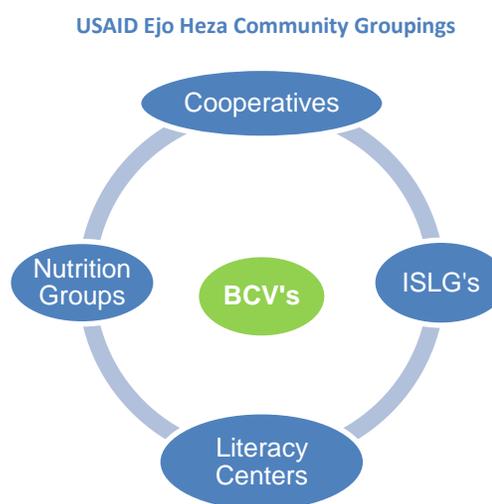
Financial services: Activities around increasing demand for financial services are conducted through Integrated Savings and Lending Groups (ISLG's). These are savings groups composed of about 25 members who voluntarily come together to save and borrow among themselves. Currently the program has 1,248 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 41 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 for 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 typically community members who are volunteers and self-selected to take a leading role in facilitating change within the 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 about 1,600 BCV's supporting the implementation of program activities. Use of BCV's 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

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

1. Increased demand for financial services

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



Promoting integrated savings and lending groups:

In FY13, a total of 831 ISLGs were created and supported by the program. To ensure consistency within the program and partners in implementation of ISLG activities USAID Ejo Heza, within this reporting period and in collaboration with USAID Higa Ubeho documented Global Communities Savings with Education Approach. The document which is a Field Guide details Global Rwanda's approach to the promotion of savings groups, ISLG methodology and provides the Field Officer with Handouts and Tools to implement activities.

To ensure accuracy in data reporting on ISLG activities USAID Ejo Heza contracted of VSL Associates to train and implement the SAVIX MIS in each for the RPO's. The exercise was extended to all Higa Ubeho partners and Global Communities can now provide data on all savings groups activities that it supports from our SAVIX Network reports. This initiative provides an opportunity for Global Communities in the future, to exchange data globally.

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. Savings BCV Module was completed and 1,300 copies provided in August 2013 to the BCV's for training. The other modules will be completed next year and will guide financial education training within the program and implementation of financial education with other partners.

Improving basic literacy and numeracy

Literacy activities continued in FY 13 spearheaded by our literacy lead RPO, ADEPR, across our 8 districts of operation. The program is supporting literacy activities in 400 centers that are facilitated by 800 teachers. Learning has been based on the Ministry of Education (MINEDUC) Curriculum however in order to broaden learning and make it more functional, USAID Ejo Heza hired a consultant to develop a new module that incorporates the other three program technical areas; agriculture, financial services, health and nutrition. The new module also includes picture guides to make it more useful to adult learners. Once complete in FY 14 the module will be presented to MINEDUC for validation.

In order to further support functional learning within the classes, USAID Ejo Heza has introduced cell phone literacy for the learners. The pilot phase for this initiative began in July 2013 in 10 centers of Huye

District. Classes were provided with a kit that contained posters for learning, a phone and a solar charger. Cell phone literacy will be rolled out in other classes based on the evaluation of the pilot phase. During this reporting period a total of 11,419 learners graduated across all the 8 districts.

Access to business development and extension services

During the reporting period, USAID Ejo Heza provided 3 master trainings to all RPOs staff on Advanced Agriculture techniques, Maize and Beans Post Harvest Handling, Business Planning and Management. The RPOs through our cascaded approach to training have in turn trained the BCV's who have consequently trained the program beneficiaries. Cooperatives have recorded increase in production and sales as a result of improved techniques in land preparation, inputs, harvest and storage techniques.

In order to better track changes in farmer income the program has this year began reporting on the indicator *Gross Margin per hectare, animal or cage of selected product FtF 4.5.2*

Activities in the dairy sector value chain were initiated through Duhamic Adri our lead RPO in agriculture. Five dairy cooperatives were identified and trained. A Memorandum of Understanding (MOU) was also signed with the Rwanda Agriculture Board (RAB) for provision of support in dairy extension services. A Village Kraal which is one of the National Dairy Strategies was established in Nyanza District as a Farmer Field School (FFS) for other dairy farmers in the area.

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. During this reporting period USAID Ejo Heza organized a Market Research for Product Development training that was attended by 28 participants from microfinance institutions, banks, SACCO's and independent consultants. As a follow up to this training MOU's were signed with Duterimbere MFI and KCB Bank to facilitate partnerships in product development. An education product "Iga Nawe" was launched with Duterimbere. Market research has been conducted in partnership with KCB and a Group Savings prototype developed. This will be piloted and launched in FY14.

MOU's were also signed with other microfinance institutions; UNICLECAM, CAF Isonga, other development institutions IFDC and PAJER to promote financial education. A total of 190 staff and clients of these institutions were trained.

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. This is achieved through model farmers, ISLGs and cooperative members as change agents, already known and respected within their communities, to share and demonstrate how they have improved livelihoods.

Messaging has been done through radio, SMS, print and online media during this reporting period. Nine week radio programs have been developed and aired per technical area. The BCC team supported the organization of various events such as the Milk Campaign, the Breastfeeding Campaign, BCV Days in two provinces and the Iga Nawe Product launch. To ensure broad coverage the team provided media support and ensured that each of these events was captured on various print and online platforms.

4. Health and Nutrition

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

Three important milestones reached this year were the nutrition baseline which was conducted with support from Nutrition Advisors from Save the Children headquarters and regional offices, Milk Consumption and Breastfeeding Campaigns and support to the Literacy graduations. The nutrition baseline gave USAID Ejo Heza a strong visual as to where the program was achieving with regard to nutrition and what nutrition projects to implement in the next three years. The milk and breastfeeding campaigns and literacy graduations provided visibility to the program and strengthened collaboration with the Ministry of Agriculture (MINAGRI), Ministry of Health (MOH) and targeted districts.

USAID Ejo Heza during this reporting period began providing support to the Ministry of Health in developing a Food Recipes book for training communities on locally available foods, their nutritional value and how to prepare the foods. Once complete the book will be made available for use by the Ministry of Health.

In the month of September 2013 national level indicators that had been added to our Performance and Monitoring Plan (PMP) during the Continuing Application were removed. These were; *FTF 3.1.9.1-2: Women's Dietary Diversity: Mean number of food groups consumed by women of reproductive age*, *FTF 3.1.9-11: Prevalence of stunted children under five years of age*, *FTF 3.1.9-13: Prevalence of underweight women*, *FTF 3.1.9.4: Prevalence of exclusive breastfeeding of children under six months of age*.

The nutrition team continued to train on the importance of kitchen gardens with a total of 2,238 kitchen gardens districts.

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 FY13 under this element are provided below:

Program Element 1.1: Promoting Internal (now Integrated) Savings and Lending Group Formation

Creation of new ISLG's

During this reporting period, our four Rwandan Partner Organizations (RPOs), have mobilized the community and created a total of 831 new Integrated Saving and Lending Groups (ISLGs) against a target of 783 for the year, with 18,108 members. Members within these ISLG's continue to testify to the benefits of participating in these groups: *“Before being a member of the ISLG, I had never touched a note of RwF5,000 (USD 8) in my hands. After becoming a member I got a loan of 15 000 Rwf (USD 23) in 3 notes of 5, 000 RwF. Am able to pay my loan without delay and my welfare has improved, I have bought a good which would have earlier been very difficult for me.”*. a member of ISLG DUKANGUKE, Gisagara District

Documentation of the savings group methodology: Savings groups worldwide have increasingly come to be recognized as an important channel in promoting financial inclusion for the poor. Global Communities in Rwanda made a strategic decision to document its methodology and provide Field Guides to the Field Officers of the implementing partner organizations to ensure consistency in the savings group activities. Working with the two programs, Ejo Heza and Higa Ubeho and a consultant, the program was able to define its approach and detail the methodology. The **Savings with Education Approach** as it is now called provides financial and non-financial educational services to assist individuals and groups to protect and grow their assets, diversify and expand income generating activities, and improve health and capacity to participate in economic development. Our Integrated Savings and Lending Groups (ISLGs) are encouraged to take advantage of a broad range of demand-driven educational interventions.

From Lending to Integrated – to reflect better the range of educational services provided to the groups it was agreed to change



ISLG Share out meeting, Gisagara



SAVINGS WITH EDUCATION
FIELD GUIDE – BOOK 1

the term lending to integrated in order encompass the program integrated approach in provision of services to the community.

Reporting on SAVIX - The Savings Groups Management Information System (MIS) enables implementers of savings group projects to monitor and assess the performance of groups, staff and projects. According to the SAVIX Website, Africa alone boasts of close to 2 million savings groups with total savings of USD 44.9 million, an outstanding loan portfolio of USD 30.7 million, and total savings groups assets of USD 60.8 million.

USAID Ejo Heza made a decision to implement this management system among its implementing partners not only to ensure accuracy in reporting but also to enable information exchange on a global level. In the reporting period the program focused on supporting our four partner organizations in monitoring accuracy of data capture and reporting from their MIS'. Data on our savings and lending activities is now reported from the SAVIX and this has enabled the program to have more accurate reports. At the moment we have not publicly shared data on the Savings Groups Information Exchange (SAVIX) but have plans to do so.

*Savings Groups Statistics for Africa
from SAVIX June 2013*

Indicator	Number
Cumulative Number of Members	1,942,489
Total Savings (USD)	44,908,465
Total Value of Loans Outstanding (USD)	30,740,485
Annualized Return on Assets	37.0%

Provision of technical support to partners: The financial services team of USAID Ejo Heza continued to provide technical assistance to RPOs on ISLG management, bookkeeping and reporting. All 23 RPOs staff were trained in SAVIX MIS and supported data collection and cleaning.

National Saving Week celebrations – World Savings Day 31st October

Every year the Ministry of Finance and Economic Planning (MINECOFIN) declares a National Savings Week to coincide with the October 31st World Savings Day. At USAID Ejo Heza we hold annual savings campaigns during this period.



From October 28th to November 3rd 2012 the program organized events in two districts, Rutsiro and Nyamagabe based on the year's theme "**Let's save for our future and dignity**" which translated to Kinyarwanda is "**Tuzigamire ejo hazaza , twiheshe agaciro**". Each of the district events with attendance of more than 700 people each, provided an opportunity for beneficiaries to give testimonies through song, dance and drama on how participating in ISLG's had changed their lives. Financial institutions working in the districts and government officers were some of the invited guests. The event held in Nyamagabe District, in Gasaka Sector on 1st November, 2012 was graced by the Minister of Youth and ICT in who commended our efforts in supporting savings mobilization.

In addition to these activities USAID Ejo Heza also aired a seven week radio program from September 24th to October 31st, 2012 based on the theme *Savings with a Purpose*. The program aimed at sensitizing the population, specifically rural communities, on the importance of savings. The airing was strategically placed to coincide with the National Savings Week and World Savings Day both of which took place during the period of airing the show. The program featured interviews with government officials

(MINECOFIN), agencies promoting Savings (RCA, AMIR, BCR), Rwanda Partner Organizations (RPOs), and Ejo Heza staff and beneficiaries.

Program Element 1.2: Increasing Financial Literacy

Development of Financial Education Modules

As a follow up to the Financial Education Master Training held in early 2012 and based on the Microfinance Opportunities (MFO) Financial Education curriculum, USAID Ejo Heza through its consultant adopted four modules for the Rwandan context. The four modules, are Savings, Debt Management, Budgeting and Bank Services. They are easy to use pictorial modules in both English and Kinyarwanda focused on providing financial education to low literate audiences. They are designed for the Behavior Change Volunteers (BCV's) to train fellow beneficiaries. A total of 2,000 BCV Savings modules were printed and 1,300 distributed to the ISLG BCV's this year and another 100 to other partners, Duterimbere and UniClecama.

Partnerships with microfinance institutions; UNICLECAM, Caf Isonga And Duterimbere Mfi To promote financial education

USAID Ejo Heza signed MOU's with the three institutions in this year in order to promote financial education among the clients of these institutions. As a result a total of 191 of their staff and clients were trained.

Signing of MOU and partnership agreement with IFDC in financial education

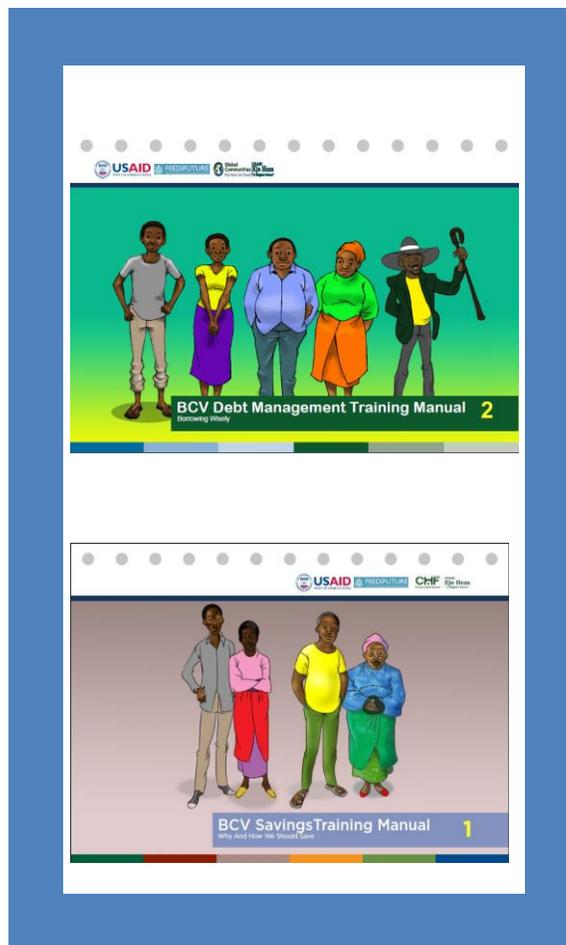
A five day master Training of Trainers (TOT) Workshop on Financial Education for the International Fertilizer Development Centre (IFDC) was held from August 19 – 23, 2013 in Butare, Rwanda by the Financial Education Consultant. The TOT included 34 participants from IFDC staff and partner organizations, including financial service providers, from five Rwandan districts who are part of IFDC's agribusiness clusters (ABCs). The TOT fulfilled a first-step for technical assistance in financial education from the USAID Ejo Heza program to IFDC and their CATALIST 2 project (Catalyze Accelerated Agricultural Intensification for Social and Environmental Stability), and introduced a cadre of master trainers to the universal financial education toolkit of materials.

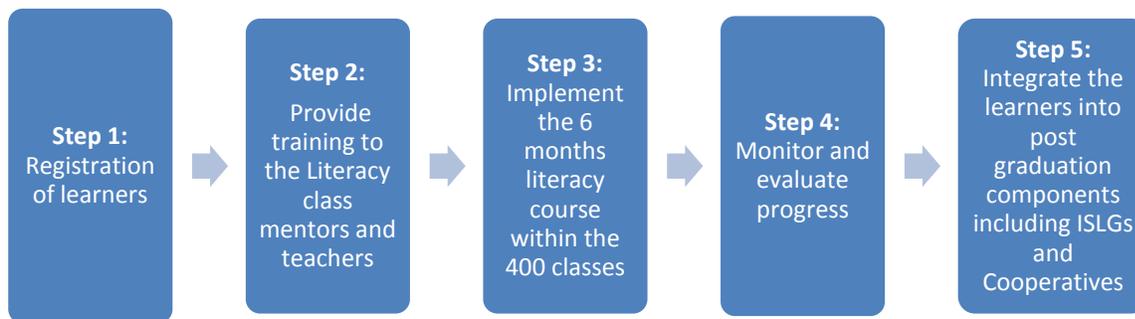
ISLG members' Financial Education training

The 23 RPOs staff were trained in Financial Education based on two of the modules Savings and Debt Management. The Savings module is in use by the BCV's to train within the cooperatives, literacy centers and ISLGs'. The other three modules will be printed and made available in FY14.

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. To date the program has provided refresher trainings to 800 of ADEPR teachers. Each literacy center is supported by two teachers. The literacy program is based on 5 steps:





Literacy Graduations

Class intakes take place twice every year. During this reporting period a total 11,419 learners graduated. USAID Ejo Heza supported ADEPR to organize graduation events in three Districts; Nyaruguru and Gisagara in Southern Province and Ngororero in Western Province. Graduation ceremonies are a very important event for beneficiaries who have not had a chance at formal schooling. The program therefore takes key interest in marking this event. Public graduation ceremonies provide an opportunity not only for the program but also government officers to mobilize community members who are illiterate to join the literacy centers. The Guest of Honor at the graduation ceremony in Gisagara District, was the Minister for Internal Security.



See link for media coverage on one of the graduations: <http://reliefweb.int/report/rwanda/promoting-adult-literacy-rwanda-830-ngororero-adults-acquire-literacy-skills> and <http://www.newtimes.co.rw/news/index.php?a=67509&i=15377>

Development of a new Literacy Module

At the start of the program, learning at the literacy centers was based on the Ministry of Education (MINEDUC) Curriculum and modules which were provided to the learners. An assessment of learning through ADEPR showed a need for more functional modules for the learners. Learners needed to be engaged in learning that was more geared to their everyday lives. The program together with ADEPR has developed a new module that incorporates the components of the USAID Ejo Heza program and all other mandatory subjects as stipulated by the Ministry of Education. The new module incorporates 60 topics in Agriculture, Livestock, Environment, Health, Nutrition and Hygiene, Financial services, Good governance and Gender. The module once completed will also have picture guides for more effective learning. The program hired a Creative Designer for this.

Since the content was already finalized USAID Ejo Heza organized a four day training for 20 ADEPR teachers and their field officers in September 2013. This core group will next year train the 800 teachers across the 400 centers.

Since incorporating other program components beneficiaries report that the literacy classes provide not only training on how to read and write but also knowledge on other areas such as agriculture techniques, savings, health and nutrition. As a result about 153 literacy centers have began ISLG groups while more than 1,000 centers have established kitchen gardens that provide demonstration on how you can grow crops for improved nutrition.

Piloting of Cell Phone literacy

Some of the graduates of the literacy classes identified the ability to text and read messages for themselves on their cell phones as one of the key benefits of attending the classes. As part of functional learning therefore USAID Ejo Heza program introduced a Cell Phone Literacy module which has been piloted in 10 literacy classes. The cell phone literacy training includes learning on how to use a phone, send a message, call, answering a call and practice on how to read and write using text messages. The pilot took place in 10 literacy centers of Huye District. A total of 10 teachers were trained and materials provided to them to use with the learners.

Promotion of solar energy charging and lighting: To ensure that the phones can be in use during the lesson USAID Ejo Heza partnered with Barefoot Power, a provider of low cost solar energy solutions, and provided to the 10 centers 30 solar lamps whose batteries can also charge phones and 30 phones loaded with airtime. The learners at each of these centers were grouped into learning groups of 5 to 8 members each. In an effort to promote enterprise Barefoot Power will train interest teachers from the literacy centers on how they can become agents and sell these solar powered lamps in the community.

Providing onsite technical support for literacy

The program monitors the activities at the learning centers on a quarterly basis. Specifically, monitoring looks at running of the classes, performance of teachers and ADEPR coordination and internal follow-up. 8 to 10 classes are visited each quarter in collaboration with the ADEPR Program Coordinator. A sample of 32 classes was visited this year. The visits noted that good progress was being made in learning but however, learners were not clear on activities they could engage in after completing the classes. Some of the efforts the program is making to address this issue is supporting the creation of ISLG's at the centers so that the learners can continue to be economically engaged. Through the ISLG's they can receive training on income generation activities and get exposure to ways in which they can expand their livelihoods.

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

USAID Ejo Heza seeks to expand economic opportunities among poor rural households through on and off farm ventures.

RPOs' Staff training on Business Development for staff and partners



Following the business development training that they received members of the DUHARANIRISUKU ISLG from Mukindo sector of Gisagara District decided to set up a milling plant for cereals and tubers such as sorghum, maize, soy beans and cassava. The members are now earning extra money apart from the loans that they give out in the group.



Entrepreneurship training: Good Neighbor Company is a local consulting firm that was hired to facilitate a 3 day training in Nyanza in February 2013 on Entrepreneurship and Business Plan development for our 4 RPO staff and BCV's. A total of 32 people were trained who comprised of 23 RPOs' staff, 7 BCVs and 2 people from Ugama a local NGO focused on cooperative and value chain development. The partner staff and BCV's have passed on this training to 517 entrepreneurs running small and medium businesses. The business people were selected from ISLGs and cooperatives.

In collaboration with EDC AKAZI KANOZE, Ejo Haze's 6 BCVs from CARITAS, AEE and DUHAMIC attended a three week TOT training on Work Readiness, Income Generating Activities and Cooperative Management. The aim of the training was to impart our trainers with new facilitation skills and self-confidence necessary to conduct trainings in Work Readiness and Income Generating Activities. In the next financial year, these BCV's will be supported to roll out trainings to other BCVs.

Signing of MOU and partnership agreement with PAJER in financial education and BDS:

Recognizing the need to have some focus on the youth who make up the largest portion of Rwanda USAID Ejo Heza has partnered with PAJER, a Kigali based youth organization working with local community based groups across Rwanda. Core activities of the organization include youth empowerment and micro finance activities through the Village Savings and Loan Association initiatives: advice, support and advocacy through the development of youth clubs, youth enterprises and businesses.

In 2014 USAID Ejo Heza will support PAJER to train on entrepreneurship and roll out financial education with the modules we have developed.

Preparations for the Agriculture Seasons A&B

Rwanda has two agriculture seasons. The long rains, Season B, runs from mid February to mid June and the short rains, Season A, from September to December. The program's Agriculture Specialist provides training and support to all RPOs prior to the start of the seasons to ensure that all farmers in our cooperatives are ready for planting. Some of the technologies that have been promoted in this reporting period are: usage of different types of fertilizers, Crop rotation, Integrated Pest Management (IPM). Farmer Field Schools, 78 in total have been established over the year to demonstrate these technologies.

The program brought in new and young cooperatives whose farmers had not been producing together. Those who had produced maize or beans before were producing about 1,000

ABISHYZEHAMWE Rwonjya Cooperative is one of our cooperatives from Nyaruguru District of Southern Province with 576 members and growing maize on 36 ha. Farmers in this cooperative received training on use of improved seeds, fertilizers, bio intensive agriculture, early season preparation, maize post harvest handling and storage techniques. This year the cooperative during agriculture Season 2013 B produced 162,000 Kg of maize on 36 ha which is an average productivity of 4,500 kg per ha. The production was higher than the Southern Province yield estimated at 3,500 kg per ha. The cooperative has sold 60% (97,200 kg) of its production on the local market and generated a gross income of 21,384,000 Rwf (Usd 33,412). This increased productivity in maize was a result of the use of agricultural technologies and the continued support provided by our BCVs, Field Officers and the program's Agriculture Specialist



kgs per harvest. The cooperatives are now averaging 500 to 1,013 kg per ha, while maize yields vary between 2,200 to 3,150 kg as a result of the technologies promoted.

Partnership with Harvest Plus: In October 2012, USAID Ejo Heza partnered with the Harvest Plus Program, supported by CIAT, to provide improved bean varieties for our cooperatives for the agriculture Season A. The cooperatives received 1,600 kg of improved bean seeds, rich in iron for planting and another 50 kg that were for demonstration on the Farmer Field Schools.

Dairy Activities

Training on agriculture and livestock management: USAID Ejo Heza hired a Consultant in Agriculture and Livestock management who supported by our Agriculture Specialist, trained RPO staff on advanced agriculture best practices and livestock management. Areas covered in the 3 day training included: Best practice on rearing dairy cows, growing of fodder, building of cow sheds, animal genetic improvement and environmental management and compliance with USAID regulations. In agriculture they trained on seed production, pest and disease management for maize and beans. All RPO staff were trained. As a follow up to this training the RPO staff trained members of five farmer cooperatives who are now spearheading the program's work in the dairy sector.

Implementation of the Village Kraal Model: USAID Ejo Heza has committed to support the government's Village Kraal Model approach to improved dairy livestock management as outlined in the National Dairy Strategy. The Village Kraal or "Igikumba cy'umudugudu" approach targets beneficiaries of the Girinka program and other smallholders. The Girinka project is a government initiative that distributes One Cow per poor family. These poor farmers do not have technical knowledge on managing the cows productively, do not have the means to access veterinary service and have very small land holdings. Through the Village Kraal Model USAID Ejo Heza is mobilizing some of these Girinka farmers and other interested small dairy farmers living in the same village to collectively construct sheds where their animals can be kept.

This will allow the farmers to jointly contract private agro-vets to deliver veterinary and Artificial Insemination services. The Kraals are strategically located near Milk Collection Centers (MCCs) which have reliable water supply.

This year USAID Ejo Heza through its RPO DUHAMIC ADRI has established a village kraal in Nyanza district, Nyagisozi Sector which will serve about 168 families. The members are organized into a cooperative called GIRAMATA MWOROZI which will manage the Kraal as a Farmer Field School. Of these 15 families will receive cows through our partnership with RAB. Once the cows calf their offspring will be donated to other families.

Partnership with the Rwanda Agriculture Board (RAB): In July 2013 USAID Ejo Heza signed an MOU with RAB that will allow us to partner in extension services such as provision of seeds, artificial insemination and drugs for the livestock.



Cooperatives development: USAID Ejo Heza supports and strengthens economic cooperation among farmers and is currently supporting 41 cooperatives.

Assessment of the cooperatives: A comprehensive assessment of our cooperatives was done in July 2013 to establish need areas for capacity building. The assessment was done by Ugama a local NGO supporting cooperative development. The 41 cooperatives were assessed in the areas of Governance, Financial Management, Production, Access to markets and finance. The cooperatives were categorized into 3 groups based on their performance and their need areas. Seven cooperatives were ranked in first category, 14 in second category and 20 cooperatives in third category. Training of the cooperatives in the next year will be based on these identified need areas.

The implementation of the various trainings at grassroots level has helped the program achieve its goals linked to agriculture and business development: Increasing the number of hectares under improved technologies or management practices, increasing the number of farmers accessing agricultural extension services and finally increasing the number of farmers and others who have applied new technologies or management practices.

New agriculture indicator: The Continuing Application committed the program to collection data on the new agriculture indicator “Gross *margin per unit of land/animal*”. Gross margin per hectare, per animal is a measure of net income for that farm/livestock/fisheries – use activity. In the month of September data was collected from 237 individuals in our dairy, maize and beans cooperatives.

Summary of performance against targets for Program Element 1

Indicator Name	LOP targets	F13 Targets	Achievement FY 13	% Change
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)	1176	500	526	105.2%
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)	52500	10,500	14,104	134.3%
# new technologies or management practices in one of the following phases of development: (CA, FTF)	17	15	12	80.0%
# farmers accessing agricultural extension services (CHF)	45000	35,000	34,367	98.2%
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)	2000	400	529	132.3%
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)	2000	1,200	1,248	104.0%

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 has mobilized and established 831 savings and continued to support all the 1,248 ISLG's in the program. Out of all our ISLG's 65% have accounts with formal institutions especially SACCOs.

Program element 2.2: Facilitating Financial Sector Innovation

Over this reporting period the program has engaged the financial sector in developing appropriate products for rural poor communities.

Partnership with MicroSave Consulting Ltd : MicroSave Consulting Ltd has been a leader in developing and refining financial products for banks and other microfinance institutions in Africa. USAID Ejo Heza contracted MicroSave to conduct the Market Research for Product Development (MR4PD) Course for staff from financial institutions in Rwanda. The two week course attracted 28 participants from microfinance institutions, banks, SACCO's and independent consultants many of whom were senior and middle level managers of their institutions. Participants were from KCB Bank, BPR Bank, Duterimbere MFI, Umutanguha, RCA, UOB Microfinance Bank, two SACCO's, Global Communities and its RPO staff.

Over the two week course participants conducted market research in Ejo Heza regions of operation based on the research objective "*Assessing the savings needs of saving group members, with the aim of developing a generic desirable savings product*". The study led to the development of sample voluntary savings products that any of the institutions were welcome to pilot within their institutions.

See link for media coverage: <http://www.newtimes.co.rw/news/index.php?i=15282&a=64374>

Signing of MOU and partnership with Duterimbere MFI:

Duterimbere MFI is one of the leading MFI's in Rwanda. The organization sent two of its senior managers to the MR4PD course and as a result they expressed interest in partner with to develop products. After a two month market research and product development process DUTERIMBERE IMF Ltd in collaboration with USAID Ejo Heza launched the pilot phase of the **Education Savings Account named 'IGA NAWE'**". The launch was held on the 7th of August 2013 at the Duterimbere Huye Branch and was officiated by a representative of the National Bank of Rwanda (BNR). Iga Nawe is tailored to meet the educational needs of the rural poor. By September 2013, 37 accounts had been opened with a total savings of USD 560 or Rwf 364,490.

The launch was featured on an online link:

<http://www.newtimes.co.rw/news/index.php?a=69418&i=15445>



Signing of partnership and MOU with KCB Bank: KCB is a leading regional bank in East Africa with operations in Rwanda. The bank sent two of its managers to the MR4PD course and as a follow up to the training a market research exercise was conducted with KCB Bank. Global Communities worked with two of their Rwanda Partner Organizations (RPOs) namely ADEPR and Caritas to mobilize respondents and schedule interviews. The exercise was conducted on Monday 12th to Wednesday 14th August 2013. A total of 117 participants comprising of 68 women and 49 men were interviewed in 12 groups. The market research was done in three districts of the Western Province that is Ngororero, Karongi, and Rutsiro and used Focus Group Discussions (FGD's) and various Participatory Rapid Appraisal (RPA) tools.



Following the market research exercise a prototype was developed that allows ISLG's to save for and acquire assets outside of the range of the groups rotating funds. **The "Group Investment Account (GIA)"** as it is being called will also in the future open possibilities for savings group funds to be invested in the stock market. It will be piloted in FY14 2014.

Program Element 2.2 Supporting capacity building

The program is offering targeted assistance to strengthen financial service providers to sustainably deliver services. The focus for the program during the reporting period was research and product development for Duterimbere MFI and KCB Bank. Each of these institutions has a product development team that works with the program as a institutional capacity building exercise. The partnership and research led to the development of three sample products but only one, Iga Nawe, was officially launched with Duterimbere. During the coming year the program we will work with the financial institutions to offer these products to the market.

Voluntary Savings Product Prototype – Duterimbere MFI

<i>Product Name</i>	<ul style="list-style-type: none"> Izamura Savings Product
<i>Type of account</i>	<ul style="list-style-type: none"> Voluntary Savings Product
<i>Targeted Market</i>	<ul style="list-style-type: none"> Individual walk in clients, engaged in economically productive activities Individuals within groups that are engaged in any economic activity Formal groups like ISLGs, Cooperatives etc.

Education Savings Product – Duterimbere MFI

<i>Product Name</i>	<ul style="list-style-type: none"> Iga Nawe
<i>Type of account</i>	<ul style="list-style-type: none"> Target Savings
<i>Targeted Market</i>	<ul style="list-style-type: none"> Account targets the following: <ol style="list-style-type: none"> Individuals walk in clients aged 18 years Individuals within groups Include children of under 18 years of age who are employed (maids, labourers) – under trusteeship. Warrantage groups – for medical savings

Group Savings Account - KCB

<i>Product Name</i>	<ul style="list-style-type: none"> Group Investment Account
<i>Type of account</i>	<ul style="list-style-type: none"> Group based Savings
<i>Targeted Market</i>	<ul style="list-style-type: none"> Account targets the following: Savings groups that meet regularly

Participation in financial education and savings practitioner’s forums

USAID Ejo Heza continues to host the savings practitioners in Rwanda who number about 50 to their quarterly exchange forums. Participants at a quarterly meeting average 25. The forum brings together institutions supporting savings groups in Rwanda whether as public or private organizations together with the Ministry of Finance (MINECOFIN). This year’s three forums were hosted at the Global Communities offices:

February 2013: During the meeting in February 2013 a Financial Education consultant shared work done and materials developed through Microfinance Transparency on consumer protection.

March 2013: In the March 2013 meeting participants shared findings from a study “Portfolios of Rwanda” based on research done under AFR by Bankable Frontier Associates and Ntare Insights. The research was based on financial diaries tracking income and expenses of the 59 Rwandan Families.

August 2013: Financial Services team hosted the Kigali Savings Practitioners forum at the Global Communities offices on the 16th August 2013. During the meeting PAJER made a presentation of their programs focus on youth savings while the Rural Finance Advisor made a summary presentation of the February 2013 SEEP publication “Savings as a Cornerstone: Laying the Foundation for Financial Inclusion”.

Supporting the government initiative on Access to Finance Forums at the district level: Access to Finance Forums is a Central Bank initiative at district and sectors level to boost financial inclusion through mobilization, sensitizations, trainings, campaigns, and workshops around access to and use of financial services. The Access to Finance Forum at the district is chaired by the Vice Mayor in charge of Economic Affairs and is comprised of member’s organizations in the financial sector. In May 2013, USAID Ejo Heza co-organized with Gisagara district their Access to Finance Forum. The meeting provided a forum for USAID Ejo Heza to share on its work in supporting financial services to the rural poor.

Summary of performance against targets for Program Element 2

Indicator name	LOP target	FY13 target	FY13 Achievement	% Change
IR 2: Increased access to Agricultural Finance (USAID IR 7.3)				
Value of agricultural and rural loans (FTF 4.5.2-29)	92,000	285,200	82,736	29.0%
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%	50%	818	136.0%
# of New financial products developed (CHF)	5	2	1	50.0%
# of Loans made by MFIs (CHF)	3600	500	421	84.2%
IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)				
# of beneficiaries accessing financial services (CHF)	40,000	24,000	21,931	91.4%
# MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	3600	500	1,150	230.0%

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.

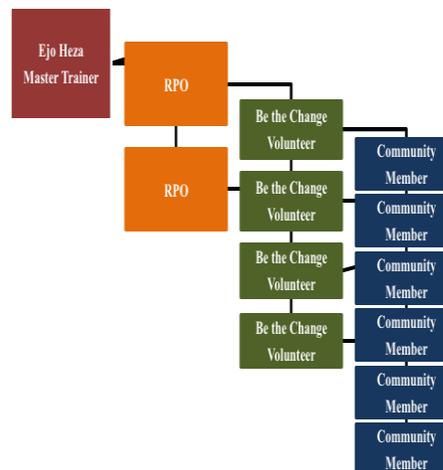
Use of Interpersonal Communication: The program has continued to use model farmers, ISLG and Cooperative members as change agents in the community and thus the name “Be the Change Volunteer” BCV. The BCV’s once trained by the RPO field officers then cascade the trainings received and exemplify lesson learnt to their fellow community members. The program now has 1,499 BCV’s trained and serving in its regions of operation. Two BCV days were held in the Western and Southern Provinces to celebrate the work done by the volunteers. See link

<http://allafrica.com/stories/201303290615.html>

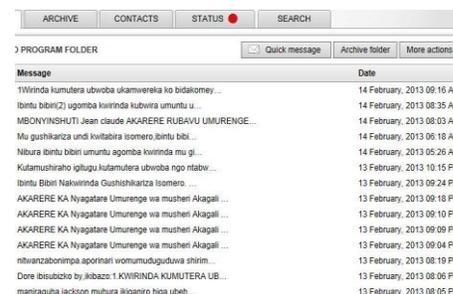
Use of radio: The program airs 15 minutes weekly radio program every Saturday from 6.30 to 6:45 pm on the national radio station, Radio Rwanda just before the evening news. The program is focused on USAID Ejo Heza four areas of intervention; Agriculture, Financial Services, Literacy, Health and Nutrition with each of these areas airing 9 episodes each. This year each of the areas were covered and through the use of FrontLine SMS the program was able to engage in questions and answers with its listeners. At the end of each focus area awards such as radios and mobile phones were given to listeners based on how they responded to the questions. See the table below:

Theme	Period aired	Number of SMS' received	No of prizes Given
Saving for a purpose	October 2012 to February 2013	524	14
Literacy a basic need and light	January to April , 2103	172	13
Nutrition	April to June 2013	365	13
Farming for impact	July to October, 2013	492	13

Use of SMS: The program continues to use an SMS platform to support communication with its listeners on radio. The program uses a short code 1213 which is easy to remember and listeners can answer questions to that number. The application is used to analyze responses and determine winners per radio series.



Screenshot of FrontLine SMS



Use of printed materials: Over the year the various technical teams have developed materials for use by our community volunteers, the BCV's, in training. Materials have been produced in financial services, agriculture, literacy, health and nutrition.

Use of video: USAID Ejo Heza sponsored a video training workshop that was conducted by One Media Player per Teacher (OMPT) from 5TH August to 7th August here in Kigali. Video equipment provided during the training will be used by our Field Officer and BCV's to produce short videos for training.

Materials for community campaigns: The BCC team has also developed various campaign materials such as banners, flyers and tshirts for the following campaigns that took place during the year: two BCV Days organized in Southern and Western Provinces, National Savings Week, Iga Nawe Education product Launch, Milk Consumption Campaign and the Breastfeeding Campaign.

Supporting organization of events and mass media coverage: the BCC has team has ensured that events are covered on radio and followed up on various print and online media to ensure that messages have a broader audience.

5.4 Program Element 4: Health and Nutrition



Program Element 4.1: Incorporating Nutrition into Adult Literacy Education

In partnership with ADEPR, USAID Ejo Heza has developed a literacy and numeracy module that incorporates nutrition and hygiene. A total of 20 short topics related to nutrition, hygiene, balanced and diversified diet for children aged 0-24months, feeding of pregnant and lactating mothers, breastfeeding, have been incorporated. Twenty of the teachers from ADEPR were trained in the month of September 2013. The module will be rolled out next year after review by the Ministry of Education in order to have a proper guide for training on nutrition in the literacy classes.

Program Element 4.2: Improving production, storage and handling

Training in maize Post Harvest technology

Our Agriculture Specialist provided training on maize post harvest handling (PHHS) techniques in June 2013 based on a module

Cooperative KOAMU (Koperative y'Abahinzi ba Murori) is one of our cooperatives involved in rehabilitation of marshlands. The cooperative has been trained on post harvest handling techniques and has access to a government facilitated maize drying shed. The cooperative of **157** members has within one year of receiving training from the program on improved agricultural techniques improved its productivity from **1 metric ton per hectare to 3.2 metric tons per hectare**. Last year's maize harvest of 41 tons was sold to Grand Seminal de NYAKIBANDA, a nearby Catholic Church Seminary through a previously negotiated sale. KOAMU is producing maize in rotation with vegetables and kitchen gardens established by the members will also be visited.

developed by CARANA Corporation. The three day training to 21 Field Officers combined theory and practice with the participants getting an opportunity on the last day to visit the World Food Program Warehouses in Huye District.

BCVs Refresher training on Bean PHHS

A refresher training on beans PHHS was conducted by the Agriculture Specialist in January 2013 based on an earlier training and modules provided by CARANA. The 17 field officers received the one day training on beans post-harvest handling and storage techniques learning different techniques of handling beans from harvest to consumption. They looked at best practices in transporting, drying, winnowing, sorting, grading, packaging and storage.

As a result of the training 504 BCVs and Lead Farmers were trained by the Field Officers in January 2013 on preparation for harvest gathered from the 2013 Season A period. The 504 BCVs and lead farmers were drawn from 36 cooperatives including 28 from USAID EH and 8 from CARANA Corporation.

Program Element 4.3: Establishing kitchen gardens

Kitchen gardens provide demonstration to households on how to grow highly nutritional foods particularly vegetables in small spaces in order to diversify diets. 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 vegetables. In total 2,238 kitchen gardens were established across 8 districts. Most beneficiaries now have kitchen gardens. The types of vegetables grown are mainly amaranth, onions and cabbages. There is need for more of carrots and spinach which are rich in Vitamin A and Iron. These will continue to be promoted.

Program Element 4.4: Promoting better food utilization

Improved food utilization is a key element throughout all USAID Ejo Heza nutrition activities. Nutrition awareness promoted through literacy curriculum and kitchen gardens ties directly to improved production and food utilization as a primary outcome. The nutrition groups conduct practical cooking demonstration on learning how to cook foods from various food groups.

Development of a recipe book on locally available foods:

Global Communities is supporting the Ministry of Health in the harmonization of a recipe booklet developed by World Relief and Global Communities, USAID Ejo Heza. After publishing the Maternal Infant Young Child Nutrition (MIYCN) training materials, the Ministry of Health in October 2012, together with its development partners including Global Communities and World Relief, identified a gap around complementary feeding and took the initiative to develop a food recipes booklet. A booklet to guide training on what to cook and how to, did not exist. A workshop was held in Musanze District, Gorillas Hotel on 25-26/9/2013 to harmonize the booklets developed by World Relief and Global Communities which will be used by those in the health and nutrition sectors in Rwanda. Others that participated in the workshop organized by Ministry of Health included World Relief, World Vision,



Save the Children, Catholic Relief Services and different public hospitals

Master training in Food Recipes

USAID Ejo Heza conducted a 3 day master training on the Food Recipes. The main topics covered were; overview of nutritional status at national level, proper nutrition and hygiene practices, nutritional value of different foods, nutrition for children under two years, pregnant and lactating mothers, sick people, examples of different foods available in Rwanda, how to prepare from the different food groups – proteins, carbohydrates and vitamins.

Through cooking demonstrations participants practiced what they had learnt. A total of 49 participants attended comprising of RPOs' Field Officers, our BCVs and Nutritionists from Health facilities.

BCV nutrition training

In September 2013 a one day workshop was conducted on basic health and nutrition for the newly recruited BCVs from ISLGs groups of CARITAS and AEE. ADEPR and DUHAMIC are scheduled to hold a similar training in October 2013. In total, 1,499 BCVs from 4 RPOs have been trained across 8 districts this year on nutrition covering the areas, preparing a balanced diet, Nutrition of pregnant and lactating mothers, breastfeeding including exclusive breastfeeding, complementary feeding, hygiene and hand washing.

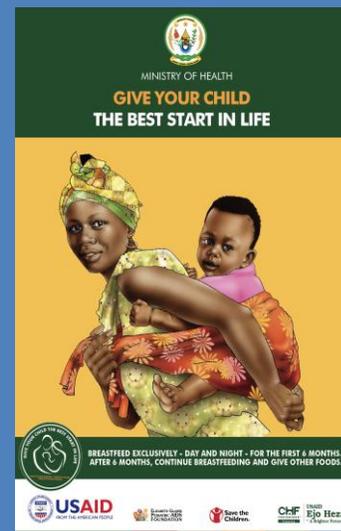
Program Element 4.5 Messaging

Two campaigns were held over this reporting period the Milk Consumption Campaign and the Breastfeeding Campaign.

Milk Consumption campaign: The campaign was conducted during the month of June with a launching ceremony being held in Nyanza district on the 25th June, 2013. The campaign aimed at sensitizing the community on the importance of milk consumption for children under five and pregnant and lactating women. A closing ceremony was held in Rutsiro district on July 30th 2013. The organization of the campaign was done in partnership with Land O'Lakes, Send a Cow, Ministry of Health, Ministry of Agriculture and Livestock, and the Nyanza and Rutsiro Districts. See links for the event <http://www.newtimes.co.rw/news/index.php?i=15401&a=68180>

<http://www.theeastafricantimes.com/2013/06/rwandadrink-more-milk-drive-launched-to.html>

Breastfeeding Week Campaign: Breastfeeding Campaign is an event that USAID Ejo Heza celebrates annually to coincide with the World Breastfeeding Day. On 11th September 2013 the program conducted a closing ceremony in collaboration with NYAMAGABE District in Gasaka sector. Around 300



participants attended the ceremony. One week prior to the event, the BCVs had been promoting breastfeeding on the ground and in 18 health centres within the district. In total 2,499 beneficiaries were sensitized in Nyamagabe district on breastfeeding. During the ceremony awards were given to 6 mothers from 3 RPOs (2 from Duhamic, 2 from ADEPR and 2 from AEE) who had practiced exclusive breastfeeding for the first 6 months. See link for the event <http://newtimes.co.rw/news/index.php?a=69998&i=15465>

Nutrition radio program: a nutrition radio program was aired from 24th April to 1st of June 2013. The 10 week radio program on nutrition focused on the importance of proper nutrition during the first 1,000 days of a child's life, proper nutrition for pregnant women and how to breastfeed.

Summary of performance against targets for Program Element 4

Indicator name	LOP target	FY13 target	FY13 Achievement	% Change
IR 3: Improved nutrition among rural poor				
% of beneficiaries consuming a diet with increased diversification (CHF)	85%	70%	24%	
% of beneficiaries with increased knowledge about balanced & diversified diet (CHF)	90%	80%	84%	
# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	75, 000	37,500	42,123	112.3%
# kitchen gardens established (CHF)	11,000	5,000	7,233	144.7%

Gender Programming

During this reporting period our Gender coordinator conducted a gender audit for Ejo Heza staff covering the areas of program planning and design, program implementation, technical expertise, monitoring and evaluation, partner organizations. As a follow up to this the program next year will partner with a forum in Rwanda called the AGRIPRO FOCUS for training on basic skills on gender mainstreaming to all Ejo Heza staff and support the finalization of the programs gender strategy.

6 Summary of achievements along Key Indicators

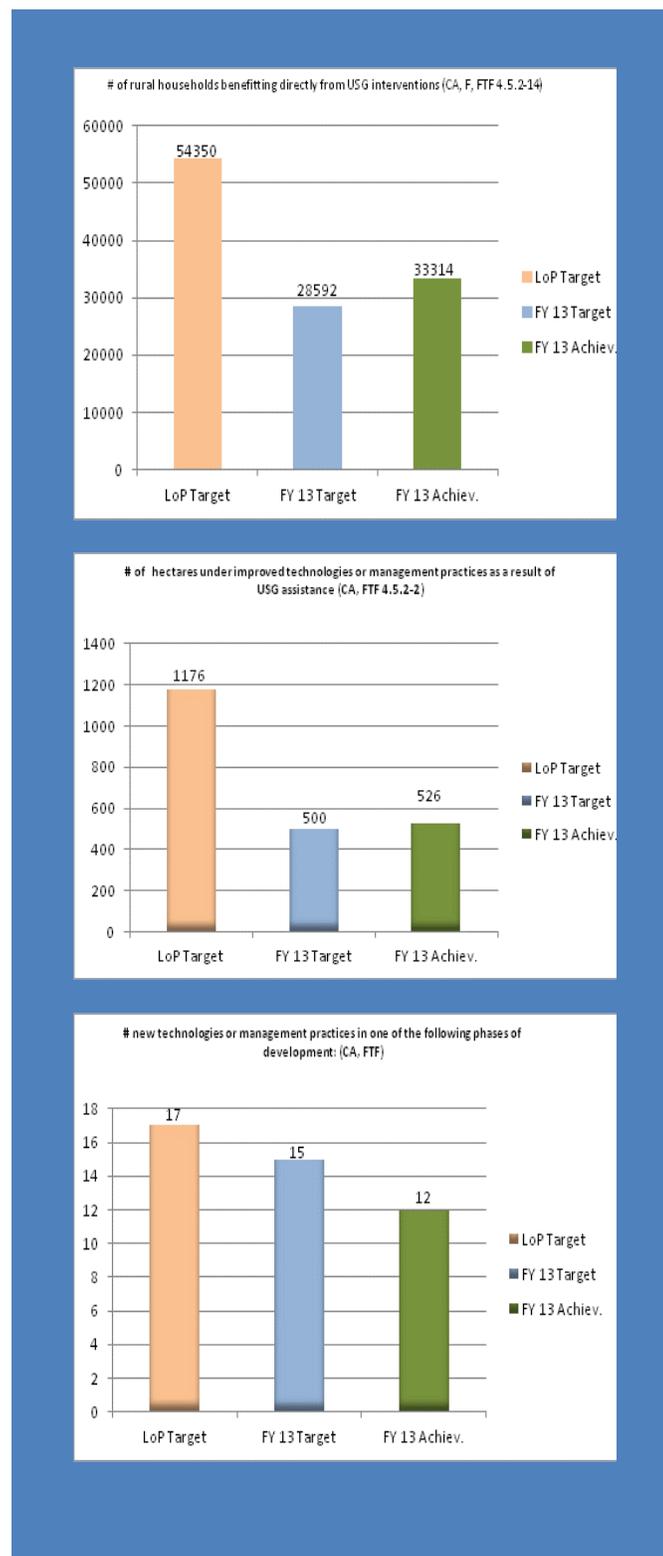
- Number of rural House Holds benefiting directly from USG interventions (FTF 4.5.2-13)
This indicator captures all households that directly benefited from program interventions. We classify a household to be directly benefiting when it has at least has one individual benefiting from a direct service like training. This being a composite indicator it contains households benefiting from different program elements. We considered households that benefited from nutrition training; agriculture extension services trainings, integrated saving and lending groups, literacy learners and those trained on cooperative management. The projected target was 28,592 while the results were 33,314 representing 117% achievement.

Reason for discrepancy: the high achievement was a result of the high number of learners who enrolled for literacy classes and the ISLG's formed above target.

- 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 are applied to subsequent program intervention. We had planned to apply 15 techniques and achieved 12 of them. The target ha were 500 and the results 526, hence an achievement of 105%. A good number of community volunteers trained, have helped to accelerate program outreach.
- Number of new technologies or management practices in one of the following phases of development: (CA,FTF 4.5.2-39) . This indicator focuses on the Number of new technologies or management practices transferred to farmers. Technologies are transferred through farmer field schools after which those trained replicate these in their respective groups. The program planned to apply 15 techniques this year and achieved 12, an achievement rate of 80%.

Reason for discrepancy

There were delays in the signing of the MOU with RAB which was to facilitate dairy activities. The MOU was signed in July. However the process was able to proceed and dairy cooperatives were identified and trained.



- 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 apply new technologies or management practices, the beneficiaries counted were those in cooperatives and in ISLGs that applied new technologies or management practices. Out of 10,500 targeted, 14104 applied those techniques leading to 134.3 % achievement.

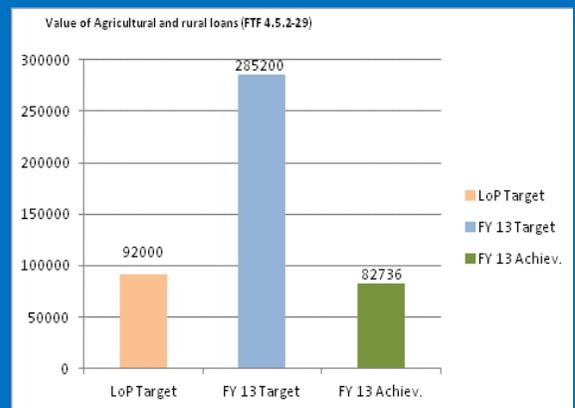
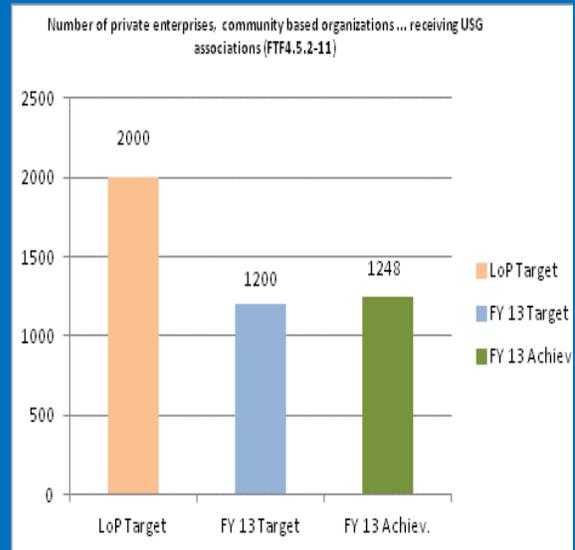
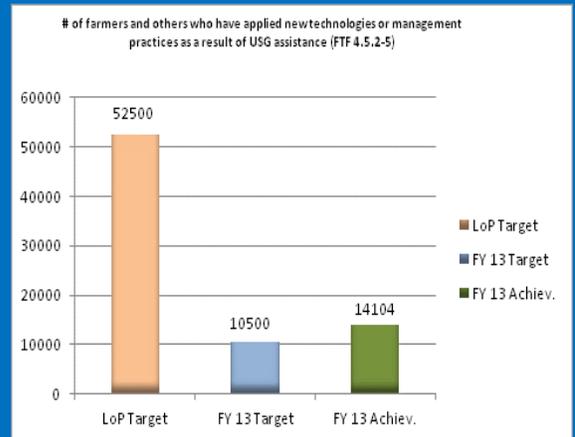
Reason for discrepancy

As stated in EDPRS II, access to markets is among the major government priorities. Local authorities were therefore willing to support the mobilization of community members. As a result, more than twenty nine thousand, 29,000, of the program beneficiaries were able to from training and agricultural extension services. At least half of those trained applied the techniques. Beneficiaries in ISLGs and literacy classes were also trained and applied these technologies at household level.

- Number of private enterprises, producer organizations, water users associations, trade and business associations and community based organizations receiving USG associations (FTF4.5.2-11). This indicator captures the total number of ISLGs created and producer organizations supported by the program. The program had a target to create 1,200 at the end of fiscal year. However 1,248 ISLGs were created. New Cooperatives were identified for dairy and agriculture activities. Thirty six cooperatives are included in this number. The achievement rate for this indicator was 104%.
- Value of Agricultural and rural loans (FTF 4.5.2-29). Under this indicator, we count only formal loans disbursed by registered financial institutions. The annual target was \$ 285,200 and we achieved 82,736 amounting to 29%.

Reason for discrepancy

While setting targets for this indicator, the program considered both formal and informal loans from Financial Institutions and ISLGs respectively. Loans from the ISLGs constituted more than 80% of the entire



target. Based on discussions held with MEMS during the FTFMS workshop in September 2013 and the Feed the Future indicator handbook updated on 4th September 2013, the above indicator counts loans made by formal financial institutions only and not informal groups such as Integrated Savings and Lending Groups (ISLGs). Thus the number presented is only formal loans provided in FY13. The number of loans disbursed by formal financial institutions to our beneficiaries is very low.

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 due to program interventions. The target was 500 and the achievement is 1,150 an achievement of 230%.

Reason for discrepancy

SACCO's provided loans to the program's beneficiaries. The voucher system used by farmers to get fertilizers and pesticide contributed significantly to this achievement.

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. The target for this year was 400 and the achievement 529 an achievement of 132.3%.

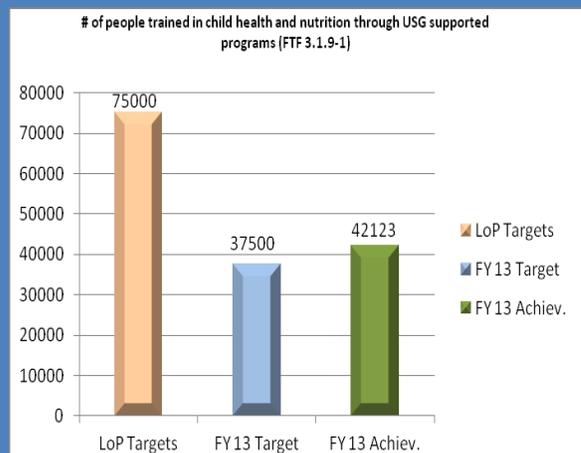
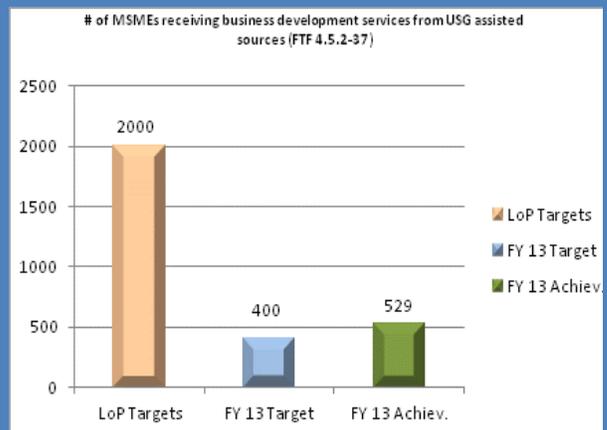
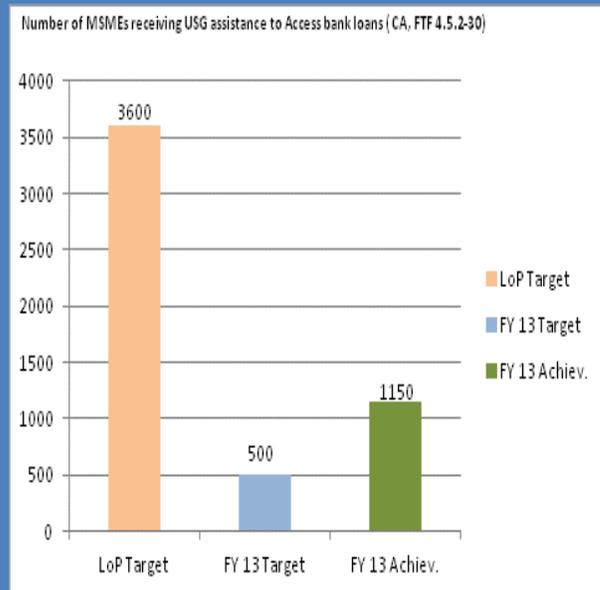
Reason for discrepancy

A lot of requests for business planning and management training were received from members of ISLGs. Not all however could be trained in FY 13.

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. The program had a target of 37,500 but achieved 42,123 people trained a rate of 112.3%.

Reason for discrepancy

Individuals under this indicator can be counted whenever they receive training. Trainings were also provided during the milk



consumption and breastfeeding campaigns. Counting individuals multiple times is acceptable under this indicator. To support breastfeeding and milk campaigns which happened in this year, we provided more training to our beneficiaries and counted them per trainer.

7 Partnerships with government and public institutions

The USAID technical team staff participated in various government technical working group to keep abreast of government priorities and in order to inform the programs direction.

Participation in the Financial Sector Working Group (FSWG): As members of the Financial Sector Working Group under Ministry of Finance the financial services team participated in; Review of the Rwanda Financial Sector Strategy (2013-2018, Evaluation and the redesign of the National Microfinance Policy Implementation Plan (2013-2018), Participation in the development of the National Financial Education Strategy and the Economic Development and Poverty Reduction Strategy 2013-2018 (EDPRS II).

Participation in the Agricultural Sector Working Group (ASWG):

The agriculture team participated in the AWSG and provided input to the development and approval of the Strategic plan for the Transformation of Agriculture III (PSTA III), the National Dairy Strategy and the Economic Development and Poverty Reduction Strategy 2013-2018 (EDPRS II). Our Agriculture Specialist was selected a member of a small technical team led by MINAGRI for the development of a dairy cattle management curriculum that will be harmonized at a national level.

MOU with RAB: An MOU was signed with the Rwanda Agriculture Board to facilitate joint activities with the program in dairy and extension services.

Participation in the Nutrition Sector Working Group: During the year the nutrition team participated in the Nutrition Technical Working Group. Some of the activities they participated in were:

- Preparation of the two years 1,000 Days campaign organized by UNICEF in collaboration with Ministry of Health. The campaign will take more than 2 years and is organized in 3 phases; Phase I, raise awareness, Phase II, training/capacity building of health workers and Phase 3, promotion of Kitchen Gardens
- Updates on the development of child nutrition recipes to complement maternal, and child feeding (MIYCN) nutrition counseling tools and
- The final nutrition stakeholder mapping for Rwanda. The role of USAID Ejo Heza will be to organize the campaign and implement activities in their districts of operation
- Development of Food Recipes Booklet
- Development of the National Food and Nutrition Policy
- With Ministry of Agriculture, USAID Ejo Heza participated in a review of the existing capacity building initiatives (2012-13) related to food security and nutrition in Rwanda. USAID Ejo Heza participated in a one day workshop on validation of the agriculture nutrition work plan. The team also participated a one day workshop on 2012 CFSVA and Nutrition Survey and used the findings of the study in implementing food security and nutrition activities.

Partnership with RCA: Based on our MOU with RCA, USAID Ejo Heza was able to participate at the African International Cooperatives Alliance Conference held in Kigali- Rwanda in October 2012. The conference theme was “Cooperative Enterprises to Build a Better World”.

Participation in the District Joint Action Forums (JADF): The District Joint Action Forum is a committee composed of development and other partners operating in a district with a primary role of coordinating activities. At the local government level USAID Ejo Heza participated in 8 District Joint Action Forums and attended 7 District Open Days. These forums are platforms for development partners and others operating in a district to share experience and exhibit their work.

8 Ejo Heza Staff Training

During this reporting period the staff of USAID Ejo Heza attended various trainings as part of staff development:

Training in Cooperative Management: In May 2013 Global Communities VIP trained our staff in charge of cooperatives and RPO staff on Cooperative Governance. facilitated a technical training on two themes: on Measurements for Cooperative Performance (METRICS) and on Improvement Legal and Regulatory Environment for Cooperative (CLARITY).

OMPT Training: USAID Ejo Heza sponsored a video training workshop that was conducted by One Media Player per Teacher (OMPT) from 5TH August to 7th August here in Kigali. OMPT is a global organization that works to empower organizations by bringing them community driven video for development. Ejo Heza participated in this training as part of its objective to expand channels for Behavior Change and Communication (BCC). The training coordinated by the Ejo Heza BCC team comprised of 11 participants among whom were the field and M&E officers of our Rwanda Partner organizations, our BCC team and the Global Communities Rwanda Communications Manager. Skills gained in video production and use of the equipment will be passed on to other field officers and community volunteers. It is the aim of the program to have trainings recorded and video content used as part of our training materials.

Training featured on an online link: <http://www.itumanaho.com/2013/08/civil-society-organisations-trained-given-portable-video-kits/>

9 Program Implementation Follow Up

Monthly meetings are held by M&E and the technical team to review program implementation under the Ejo Heza Work Plan (October 2012 – September 2013). Monthly and quarterly meetings are also held with the RPO staff to check on progress and set priorities for each month. During the first quarter of this year USAID Ejo Heza assessed implementation over the 18 month period and submitted the Continuing Application that now defines our activities,

The USAID Ejo Heza M&E team conducted a Data Quality Assessment (DQA) on the RPOs at District level field office. The assessment covered activities conducted under the subcomponents 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. During the USAID Ejo Heza annual staff retreat the team together with the RPO Coordinators and the Executive Secretaries participated in setting annual targets and strategies for program implementation for FY14.

10 New Development Impacting Implementation

Changes in program indicators:

Agriculture indicators: During the Continuing Application process the program added indicators in agriculture and nutrition. The agriculture indicator is FTF 4.5 Gross margin per hectare, animal, or cage of selected product. The program will continue to use this indicator to track increases in income.

Nutrition indicators FTF 3.1.9.1-2: Women's Dietary Diversity: Mean number of food groups consumed by women of reproductive age, FTF 3.1.9-11: Prevalence of stunted children under five years of age, FTF 3.1.9-13: Prevalence of underweight women, FTF 3.1.9.4: Prevalence of exclusive breastfeeding of children earlier include were removed.

Financial Service indicators: FTF 4.5.2-29 Value of agricultural and rural loans: Updates and revisions by Feed the Future on their indicators in September 2013 meant that the program needed to revise its targets on this indicator since previous targets had been set based on access to informal loans through our ISLG's. An application for the revision of targets under this indicator was made to the AOR and the program awaits feedback.

Staff changes:

The year saw the exit of the Monitoring and Evaluation Specialist, the Chief of Party who all moved on to other responsibilities and the BCC Officer, who passed away. Replacements for these positions are underway.

11 Success Stories

Currency stated in this section uses a conversion rate of USD 650 to 1 RfW

Photo and story by BCC staff

is a 33 year woman married with two kids who resides in Gisagara District, Save sector. She joined the Tuzamurane ISLG in May 2012 and has been a member ever since. She borrowed a first loan from her group of USD 154 (RfW 100,000¹¹) which she used to start a small grocery store. She paid this back on time with an interest of USD 77. She later borrowed another loan of USD 308 which she used to diversify into a clothes boutique. *“Now as you can see I have a boutique that enables me to meet my needs and am no longer begging my husband to do or to give me everything. Now I pay my child’s school fees and my family’s medical insurance.”*



Joining an ISLG introduced to working with micro finance institutions and I now have an account at the SACCO where I have saved USD 78. Coming together in a savings group has brought a big change in her life since she can now pool resources with others. She now has a kitchen garden at home. Through the programs dairy activities her ISLG targets to purchase five cows and participate in the village kraal model and also expand their agricultural activities to growing sorghum.

is a 35 year old married man from Gisagara district with 3 children. In May 2012 he joined an ISLG and testifies that it has totally changed his life since he is now able to feed his wife and kids. Previously he was earning so little at the end of the month since his land was unproductive that he could barely feed his family.



After joining an ISLG he got a loan of USD 15 (RfW 10,000) which he used to buy a goat. He reared the goat and it gave birth. After one year he was able to sell the two goats at the local market for USD 38 (RfW 25,000). The money enabled him to pay back the loan and move into the goats business which is what he now does for a living. He can now buy and sell 10 goats at a go and has an account with the SACCO where he saves USD 15 (RfW 10,000) a week. He has learnt proper agriculture techniques and has bought a cow that provides milk to for his family. He has known how to use fertilizer while planting and has seen the yield from his small parcel of land increase. The increase in income has enabled him to connect electricity to his house. *“I want to thank Ejo Heza for their encouragement to us to start with the few resources we have. I and my fellow members in the group no longer have medical insurance problems and no one can face malnutrition problems because we all have kitchen gardens.”*

¹¹ Exchange rate of USD 600 per RfW

is a 31 year old mother of one. She lives in Nyamivumu B Village, Mushirarungu cell, Rwabicuma sector in Nyanza District. Prior to joining a nutrition group, did not know how to establish Kitchen garden nor the benefits of preparing a balanced and nutritious diet. She also did not keep any livestock at home.

After joining a nutrition group, she got training on how to establish a kitchen garden, how to prepare a balanced diet for her children and family and how to practice exclusive breastfeeding. She now practices what she has learnt and has established a kitchen garden that supplies her family with vegetables all year round. Now she knows to prepare balanced diet for the family, she has kitchen garden and vegetables all time. Her nutrition group started an ISLG which enabled to purchase a goat and chicken through a loan of USD 78 (RfW 50,000) obtained from the group. She hopes to buy a cow in the future. She is happy that she has been able to purchase health insurance for her family.



12 Annex 1: Summary of all Program Indicators

Indicator name	LOP Target	FY 13 Target	Achievement FY13	% Change
Goal: Improve livelihoods of Rwanda's very poor				
Prevalence of Poverty: % of people living on less than \$1.25/day (FTF 4.16)	85%	n/a		
% change in income of targeted (RFA)	35%	n/a		
# of rural households benefitting directly from USG interventions (CA, F, FTF 4.5.2-14)	54,350	28,592	33,314	117%
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	500	526	105.2%
Gross margin per unit of land, kilogram, or animal of selected product (FTF 4.5-4).	5%	2%		
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	10,500	14,104	134.3%
# new technologies or management practices in one of the following phases of development: (CA, FTF)	17	15	12	80.0%
# farmers accessing agricultural extension services (CHF)	45,000	35,000	34,367	98.2%
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	400	529	132.3%
IR 2: Increased access to Agricultural Finance (USAID IR 7.3)				
Value of agricultural and rural loans (FTF 4.5.2-29)	\$ 92,000	285,200	82,736	29.0%
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%	50%	818	136.0%
# 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	1,200	1,248	104.0%
# of New financial products developed (CHF)	5	2	1	50.0%
# of Loans made by MFIs (CHF)	3600	500	421	84.2%
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	24,000	21,931	91.4%
# MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	3,600	500	1,150	230.0%
# people trained in one or more forms of literacy, including basic literacy, basic numeracy, financial literacy (CHF)	76,420	36,870	37,466	101.6%
IR 3: Improved nutrition among rural poor				
% of beneficiaries consuming a diet with increased diversification (CHF)	85%	70%	24%	
% of beneficiaries with increased knowledge about balanced & diversified diet (CHF)	90%	80%	84%	

# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	75,000	37,500	42,123	112.3%
# kitchen gardens established (CHF)	11,000	5,000	7,233	144.7%