

January 31, 2013



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

Dear :

On behalf of CHF I am pleased to submit our quarterly report for the above mentioned agreement. This report summarizes activities undertaken from October 1, 2012 through December 31, 2012.

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

Sincerely,

Director of Program Operations

Cc: AOR, USAID/Rwanda  
USAID/Rwanda  
Chief of Party, CHF/Rwanda  
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# QUARTERLY REPORT

*Reporting Period: FY13-QTR 1*

SUBMITTED JANUARY 2013

Cooperative Agreement:  
AID-696-A-11-00008



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## List of Acronyms

ADEPR:	Association des Eglises des Pentecotes au Rwanda
AEE:	African Evangelical Enterprise
AFR:	Access to Finance Rwanda
AMFIU:	Association of Microfinance Institution of Uganda
AMIR:	Association of Microfinance institutions in Rwanda
ASCA:	Accumulated Credit and Savings Association
BCC:	Behavior Change and Communication
BDC:	Business Development Center
BDS:	Business Development Services
BCV:	Be the Change Volunteer
CBOs:	Community Based Organizations
CIAT:	International Center for Tropical Agriculture
COP:	Chief of Party
CRS:	Catholic Relief Services
DUHAMIC:	<i>Duharanire amajyambere y'icyaro</i>
FEG:	Food Economy Group
FFS:	Farmer Field Schools
FtF:	Feed the Future
GoR:	Government of Rwanda
Ha:	Hectares
IEC:	Information, education and communication
IILP:	Integrated Improved Livelihood Program
ISLG:	Internal Savings and lending Groups
IT4D:	Information Technology 4 Development
KAP:	Knowledge, Attitude and Practice
MCC:	Milk Collection Center
MEMS:	Monitoring and Evaluation Management Services
MES:	Monitoring and Evaluation Specialist
MFIs:	Microfinance Institutions
MINAGRI:	Ministry of Agriculture
MINECOFIN:	Ministry of Finance and Economic Planning
MINESANTE:	Ministry of Health
MIS:	Management Information Systems
PHHS:	Post Harvest Handling and Storage
PMP:	Performance Management Plan
RAB:	Rwanda Agriculture Board
RFA:	Rural Finance Advisor
RIM:	Resaux inter-diocese des Micro finance
RPO:	Rwanda Partner Organization
Rwf:	Rwanda francs
SACCO:	Saving and Credit Cooperative
SCC:	Swedish Cooperative Centre
SFSC:	Short Food Supply Chain
SMS:	Short Message Service
TWG:	Technical Working Group
TOT:	Training of Trainers
USAID:	United States Agency for International Development
USG:	United States Government

## Introduction and Overview

Over the past 18 months of implementation, the USAID Rwanda Integrated Improved Livelihoods Program (IILP), locally known as *Ejo Heza*, has successfully reached and surpassed the majority of program targets set forth in Cooperative Agreement AID-696-A-11-00008. Through the locally driven work with literacy centers, nutrition groups and agricultural cooperatives, among others, the program has built critical momentum for continued program success, having reached over 15,000 rural Rwandan households. All program successes to date can be attributed to the strong CHF management and technical teams, complimented by four local Rwandan Partner Organizations (RPOs): ADEPR, AEE, CARITAS and DUHAMIC-ADRI. This *Ejo Heza* team ensured activities within the four integrated program elements addressed, and will continue to address, the needs of *USAID Ejo Heza* beneficiaries, the rural poor in eight Rwandan districts. Falling in line with Feed the Future's global mandate to sustainably reduce global hunger, *USAID Ejo Heza* is being implemented in an integrated manner, along the following four key elements:

### *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 savings and use of credit, financial literacy, basic literacy and numeracy, while expanding access to business development and agricultural extension services. To date, *USAID Ejo Heza* successfully formed 702 internal savings and loan groups (ISLGs), with 45% of these opening a bank account.

### *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. A "Mapping the Financial Sector Landscape" study was done, allowing for scaling up in FY13.

### *Behavior Change and 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 will be achieved through model farmers, ISLGs and cooperative members as Behavior Change Volunteers (BCV), already known and respected within their communities. Through the cascade training method, over 1,200 BCVs were trained in critical areas of *USAID Ejo Heza* implementation.

### *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, will be linked closely with both education and extension services delivered by Rwandan partner organizations (RPOs) as well as with the stringent approval requirements of the Government of Rwanda. Over 27,900 Rwandans accessed agricultural extension services, and 4,856 kitchen gardens were completed to date.

### Program Element 1: Increased Demand of Financial Services

Activities across all of Element One, focusing on increasing rural Rwandan's capacity and ability to access financial services, reached or exceeded year one targets.

#### ***Element 1.1: Promoting Internal Savings and Lending Groups***

To date, 702 Internal Savings and Lending Groups (ISLGs) have been formed and trained across all eight target districts, with 45% of them opening bank accounts. This success can be attributed to the training and subsequent leadership of *USAID Ejo Heza* Rwandan Partner Organizations (RPOs). Following an initial master training on the ISLG methodology and approach, RPO Field Staff met with and mobilized key community members and organizations. RPO field staff mobilized the community, selecting members to form initial ISLGs, who then were trained in the methodology and provided an ISLG Savings Kit. ISLG and RPO field staff worked together to select and train Behavior Change Volunteers (BCVs) from the community to train new ISLG members and continue mobilizing the community around the importance of savings.

#### **Success Story: National Savings Week**

During the last week of October 2012, *Ejo Heza* participated and contributed to the Ministry of Finance and Economic Planning's International savings week in collaboration with the Ministry of Finance and Economic planning. Savings Week focused on the theme "Lets save for our future and our Dignity" as a means ignite community awareness on the importance of savings. Over 700 people participated in the Rutsiro, Mushubati Sector event.

Collecting appropriate data from existing ISLGs and documenting the processes and procedures for continued ISLG formation in new communities are two critical next steps to continuing the success to date. To support this, *USAID Ejo Heza* implemented the use of SAVIX reporting system, a globally used system that collects and validates financial and operational data from more than 70,000 savings groups. All relevant CHF and RPO staff were trained on the system. By utilizing this, *USAID Ejo Heza* will be able to ensure transparent and standardized data is collected and utilized.

#### **1.1.1: National Savings Week**

Rwanda celebrated National Savings Week from 28 October to 3 November 2012, with the theme "Let's Save for our future and dignity". Saving Week's main objective was to sensitize the population on the importance of saving, while promoting a savings culture by encouraging Rwandans to "spend efficiently and save for the future". Savings will greatly impact the livelihoods of Rwandans and is crucial to local and national economic growth, which is fueled by accumulated savings. In support of Savings Week, *USAID Ejo Heza* organized saving events in two provinces. The first took place in Rutsiro on October 30<sup>th</sup> where approximately 700 people participated in Mushubati sector. Participants included district, sector, province, MFIs, Bank, and RCA representatives who encouraged the development of a savings culture through Internal Savings and Lending Groups (ISLGs). The other event was held in Nyamagabe district on November 1<sup>st</sup> 2012.

#### ***Element 1.2: Increasing Financial Literacy***

In line with the literacy strategy, *USAID Ejo Heza* adapted the Savings Financial Literacy Module, which was developed by Microfinance Opportunities. Through this approach, a five-day master training of trainers (TOT) was held for CHF staff, RPO coordinators and other key stakeholders. This training cascaded down to communities through the training of BCVs and literacy class

monitors, who are implementing the educational curriculum to ISLG and literacy class members. A key next step to continue ensuring Rwandans have skills and knowledge to be savvy savers is completing the adaptation of the Financial Education: Savings” module to be used by existing BCVs for ISLG, cooperatives, literacy classes and nutrition groups.

### ***Element 1.3: Improving Basic Literacy and Numeracy***

The literacy sub-element has quickly become the most critical piece of improving rural Rwandan’s livelihoods. During intake one over 7,200 Rwandans enrolled in 400 Literacy Centers for functional literacy programs, out of which 5,938 sat for the final exam. **Eighty-seven percent** of these exam takers passed. The second intake increased the number of centers participating with *USAID Ejo Heza* to 792.

Again, this success can be attributed to RPO ADEPR, who led the literacy curriculum development, assessment and re-development, as well as the actual implementation of the adult literacy education. The curriculum is based on MINEDUC’s national literacy curriculum, but adds nutrition messages, as well as other functional information and skills based on agriculture and financial components of *USAID Ejo Heza*. Moving towards more functionality, the curriculum has been the result of continued evaluation of the literacy trainings and intake classes. Critical to the continued success are the BCVs, who are community members trained in all components of *USAID Ejo Heza*, allowing them to support continued growth of households and community members in all areas of intervention.

### ***Element 1.4: Expanding Economic Opportunities through Business Development Services and Extension Services***

USAID Ejo Heza has put a specific focus on agricultural extension services with over 27,000 farmers accessing a variety of services. RPOs were trained in improved agricultural practices, and then trained lead farmers and volunteers. Eighty percent of the practices learned by participating farmers are being used according to recent surveys.

Agricultural extension services were identified and documented in each target district. The Farmer Field School (FFS) methodology was adopted and associated training modules were updated to address the needs of the three selected Value

Chains—Maize, Beans and Dairy. As the first part of the cascading Training or Trainer (TOT) strategy, a master training in improved agricultural techniques was held for 15 RPO staff and 20 Government of Rwanda (GoR) Sector agronomists. Incorporated into the training were themes of bio-intensive agriculture, nutrition and other improved agricultural practices. These master trainers then trained selected “Be the Change” Volunteers (BCVs). In turn, 1,235 BCVs worked with

#### **Cross Cutting: Integrating Environmental Assessments Post-Harvest Drying Shed Construction**

ABAKORANABUSHAKE in the Cyahinda sector of Nyaruguru district is a cooperative that proposed to construct a post harvest drying facility in order to gather products for drying, shelling, sorting, packaging and selling collectively. Through a grant from *USAID Ejo Heza*, cooperative members built the 17 x 8 meter shed with timber and iron sheeting. Through this construction, members can both increase their production, as well as decrease their inputs – i.e. transportation time.

In order to ensure environmental concerns were identified and mitigated, an environmental impact review was conducted. The two identified concerns, soil degradation and habitat destruction, were mitigated prior to construction.

All *USAID Ejo Heza* projects go through a similar environmental review prior to starting to ensure compliance with local and international laws, as well as to reduce the overall environmental impact. This project exemplifies the cross-cutting nature of all *USAID Ejo Heza* interventions across program element boundaries.

farmers in improving their household production. BCVs provide continual technical assistance and hands-on trainings to farmers, which includes nutrition messaging. RPOs and BCVs provided technical assistance to over 27,000 farmers and eventually created 35 Farmer Field Schools in November of 2012. Building upon these successes, a cadre of BCVs, supervised by the RPOs will continue to work with cooperatives, building managerial capacity, as well as engaging in marketing opportunities to focused on increasing household incomes.

#### **1.4.1: Savings MIS Implementation**

CHF International is Implementing Management Information System (MIS) for ISLGs data collection this aims at putting CHF on a global level as promoter of savings. Data reported using MIS are more reliable as they are Transparent and standardized data and the Government of Rwanda count ISLG members as financial inclusive when they are reported in a MIS. This tool will facilitate the harmonization of CHF ISLG approach and reporting tools, it will ease the analysis of data and improve the reporting structure.

#### **Program Element 2: Increased Supply of Financial Services**

During the initial months of implementation, *USAID Ejo Heza* focused on ensuring a base of skills, food security and understanding of the existing services within the target districts, creating a solid launching pad for future success. To understand the financial services demand and supply, Association of Microfinance Institutions in Rwanda (AMIR) and REMC conducted a financial sector map. This study found illiteracy and lack of assets as a major limit to many community members from accessing financial products; justifying the need for initial resources being spent on adult literacy training. In addition, this study found an increasing preference of many Rwandans for SACCOs and informal savings groups; again justifying time spent on forming, training and maintaining ISLGs. Of the 702 ISGLs formed, 45% were linked with a bank and opened a bank account. This success, is the foundation for FY13, as existing ISLGs with bank accounts act as models for those that don't and those yet to be formed.

#### **Program Element 3: Behavior Change and Communication**

The Behavior Change and Communication (BCC) strategy and resulting interventions remain the glue that holds all of the elements together and is an essential cross cutting element within *USAID Ejo Heza*. Key to the sustainability of all interventions is the translation of program activities into positive behavior changes in our target group.

#### ***Element 3.1: Implementation of the BCC Strategy***

Following the completion of the KAP Survey, information was used to create the Behavior Change and Communication Strategy. This strategy outlined behaviors to be promoted within the four *USAID Ejo Heza* activity areas, as well as the primary and secondary target audiences for each and a communication strategy for reaching this audience. The strategy recommends three types of interventions: community mobilization, information, education and communication (IEC) and social change/advocacy. Throughout the implementation of each program element, information gathered from the KAP and resulting BCC strategy has been used to shape activities successfully implemented. Examples of recommendations used for *USAID Ejo Heza* implementation include:

#### **Use of Radio: *Ejo Heza* Radio Series**

EH aired its first radio series reaching the 22 EH target districts with information on savings and other key financial themes. The program was modularly based, requiring listeners to answer questions through the SMS based code. Prizes were given to participants who answered correctly. About 500 SMS were received, demonstrating the wide reach of radio programming.

- *Community mobilization* – tapping into the Positive deviance/Hearth method and village kitchen demonstrations to get parents more involved in family nutrition;
- *Social mobilization* – National Breastfeeding week and National Savings week campaigns.

Other key recommendations will be utilized as the program continues successful implementation, as the strategy outlines specific activities for each element, under each type of intervention, ensuring incorporation of solid and appropriate behavior change methodologies throughout the program.

### **3.1.1 Be the Change Volunteers and Training**

Key to all community-based interventions of *USAID Ejo Heza* are the “*Be the Change Volunteers*” (BCV). Over the past 18 months of implementation, approximately 1,235 BCVs have been trained throughout the eight *USAID Ejo Heza* districts. BCVs work directly with RPOs, creating a monthly workplan of activities to be implemented. All BCVs have been trained in a variety of areas of *USAID Ejo Heza* program elements through a cascade training method. BCVs are typically community members, selected by their peers to take a leading role to facilitate change within the communities. Considering their local network and connections, working through BCVs furthers the potential sustainability of *USAID Ejo Heza* activities. BCVs take pride in being selected and benefit from specific trainings on program elements, provision of equipment, i.e., branded back packs, rain boots, t-shirts and training materials.

The Cascade training method begins with the National Master Trainers – typically RPO staff and/or Health facility employees – who are trained on crucial topics, including breastfeeding, complementary feeding, balanced and diversified diets, and hygiene. In turn, these master trainers train BCVs at the local level, who are the heart of *USAID Ejo Heza* outreach and local level training, messaging and activity implementation.

This successful model of infusing local community members into the program implementation will continue, and be scaled up in FY13.

### **Element 3.5: Communication through new technologies**

#### **Use of Information Technology 4Development (IT4D)**

With a national mobile phone penetration rate of 49% in October 2012<sup>1</sup>, *USAID Ejo Heza* staff, RPO field officers and BCVs have noted the increased use of, as well as desire to use, cellular technology by rural families. As mentioned in the literacy section above, this has dictated the move to incorporate cell phone literacy into the adult literacy modules.

is a 22 year old student at KAVUMU College who responded to the Radio Talk Show and won a cell phone. He says: “*At first I took this competition like a game, but soon I come to like the topic and I listen as if I am going to class to learn savings. My life has changed... now I don’t spend all my bursary money; I save part of it for unexpected events. I encourage youth to listen to this radio program as it broadcasts many good ideas on how to have a brighter future through savings*”.

Simultaneously, *USAID Ejo Heza* applied for and received permission to activate a “short code”, or, “1213” for radio and SMS campaigns. This short code allows for “pushing” out information to subscribers (messages, invitations, etc.) while “pulling” information from subscribers (feedback, votes, etc.). During the National Savings Campaign, the short code received over 500 messages

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<sup>1</sup> RURA Website, 6th January 2013

from listeners. Throughout FY13 this innovative use of technology will continue to allow for a mobile “conversation” between *USAID Ejo Heza* and beneficiaries, as well as enabling a way to measure listenership and comprehension of Behavior Change messages.

**Program Element 4: Health and Nutrition: Improving Food Security**

Health and nutrition activities, led by our international partner, Save the Children International, complement other programming, ensuring beneficiaries receive information and improve knowledge regarding the interplay between food security and improved income, nutrition and hygiene. As one of the critical entry points to working with beneficiaries, RPOs and BCVs worked with and/or formed nutrition groups, many focusing on working with pregnant and lactating women to increase their understanding of nutrition during the critical first 1000 days.

In addition, health and nutrition messaging was incorporated into work with ISLGs, cooperatives and literacy classes through a cascade training module described in the BCV section above. Over 21,000 community members were trained through this model in the past 18 months.

**Success Story & Integrating BCC  
National Breastfeeding Campaign**

EH participated in the National Breastfeeding Campaign, focused on giving children the best start in life through exclusive breast-feeding for six months. Through 30 minute radio programs, the following topics:

- Exclusive breastfeeding
- Complementary feeding after 6 months
- Feed sick children
- Community based Nutrition programs
- Kitchen gardens, fruit tree cultivation
- Balanced diet for pregnant and lactating mothers

**Element: 4.3: Establishing Kitchen Gardens**

In all eight of the *USAID Ejo Heza* districts, BCVs established and trained community members to build 4,856 kitchen gardens, the majority adjacent to families’ homes. In collaboration with the Ministry of Agriculture, gardens were originally designed and implemented to incorporate locally eaten complementary food products using improved agricultural techniques. Through this process, people are exposed to methods to

increase production. The typical demonstration garden is cultivated in a public space, such as in the garden of the ministry building, or the health clinic. Onions, amaranths, spinach and carrots are among the vegetable products grown. Some of the many topics covered during the kitchen garden trainings is increased production through improved agricultural techniques, such as use of manure, or waste water, as well as improved storage and handling techniques. At the local level, people who can both cultivate complementary food items, and harvest, store and cook them appropriately, will reap the maximum benefits of a diversified diet. Thus *USAID Ejo Heza* trains in the importance of all stages of production. By surpassing the Year One targets for kitchen garden creation, *USAID Ejo Heza* has set the stage for continued success in this highly demanded and critical activity.

**Element 4.4: Food Utilization**

Results from the initial KAP survey revealed almost all respondents were consuming a diet consisting of only beans and potatoes prior to initial health and nutrition trainings. Following the completion of program activities incorporating health and nutrition messages, *USAID Ejo Heza* conducted a nutrition assessment to measure knowledge, skills and practices in nutrition among trained beneficiaries. Initial findings show 84% of respondents could accurately describe a balanced and diversified diet. In addition to improved knowledge, 86% respondents increased the

**Success Story:  
Linking ISLGs and Nutrition**

Moving forward with kitchen gardens was shown in one community to be a financial burden, cultivating and consuming *dodo*<sup>1</sup>, which doesn’t require the purchase of new seeds. Beneficiaries in Gisagara found a sustainable solution to this challenge by creating a savings initiative to purchase seeds. Members of the savings group give 50 francs every week to put towards new seeds.

diversification of their diets utilizing vegetables grown in kitchen gardens. However, it is currently unclear if this increase is a result of nutrition education or improved access to food varieties.

Despite significant improvement in diet diversification, only 22% of respondents consume a completely diversified diet consisting of all four food groups rotated daily. However, 64% now consume a semi-diversified diet, which marks progress towards change. As with many new behaviors, the change is gradual, and compounded by the financial burden households face purchasing either seeds or fresh fruits and animal products. *USAID Ejo Heza* will continue to address these constraints during FY13.

## Meetings with Strategic Partners

### **Micro Finance Partners Meeting**

Ejo Heza held a meeting for MFI Managing Directors from UNICLECAM EJO HEZA, CAF ISONGA, DUTERIMBER, and UMUTANGUHA to discuss collaboration methods for promoting financial services. The overarching goal is to develop a savings culture for improving the social economic wellbeing of beneficiaries in participating districts. Specific suggestions regarding the partnership were discussed including: the organization structure, areas of operation, and other partners. Plans for a financial education and market research training were also discussed.

### **USAID Field Visit**

USAID's IILP Agreement Officer and Senior Agricultural Advisor conducted field visits in Huye and Nyamagabe with Ejo Heza's COP and M&E specialist. The purpose of the visit was to evaluate the various activities conducted by Ejo Heza and RPO's. During the field visit USAID and Ejo Heza staff met with members from nutrition groups, and ISLGs, and a maize cooperative. USAID staff posed several questions about the different activities, which beneficiaries were able to successfully answer.

## Key Challenges and Program Solutions

The past 18 months of implementation allowed numerous learning opportunities. As a learning organization, CHF International and our local partners constantly review and revise activities to ensure the program stays on path to success.

During the HEA baseline survey and analysis, the reality on the ground revealed the interconnectedness between the high levels of poverty in the majority of the target rural communities, and people's capacity to engage in enterprise development. The lack of basic skills necessary to engage in creating and maintaining small enterprises and central focus on subsistence farming caused the team to postpone the initiatives related to marketing, loan provision, and business development during the first 18 months. To fit the reality, the program focused on the basics; engaging with community members through literacy classes, nutrition groups, savings-led approaches and small-scale farming. Many beneficiaries entering the program at these multiple entry points now have basic nutrition skills and kitchen gardens to ensure their family gets the most from the new foods available, basic literacy skills allowing them to more fully participate in social and economic life, as well as accumulated savings from ISLGs – a gateway to diversified income generating activities and increased financial education.

Through this discovery, *USAID Ejo Heza* started thinking about “beneficiary pathways”, or the initial entry points and paths beneficiaries take to get the most out of program activities spanning the four elements. *USAID Ejo Heza* considers ISLGs, Cooperatives, Nutrition Groups and Literacy Centers as program points of entry. From these points beneficiaries receive services, such as trainings, business planning, functional literacy or other types of inputs, allowing them to improve their own livelihoods according to their needs and situation. Beneficiaries then move onto more medium term solutions, i.e. linkages with financial products or business development trainings. Through this model, *USAID Ejo Heza* is poised to scale up throughout FY13. In addition to this overarching challenging and learning process, other challenges were identified by the *USAID Ejo Heza* team. The table below highlights some of the challenges *USAID Ejo Heza* faced and the solutions that the team implemented to ensure continual and successful implementation.

Challenge	Solutions
Large scale of outreach needed to reach targets vs. low number of staff planned, both in RPOs and <i>USAID Ejo Heza</i> team	Built a grass roots structure of well trained and motivated BCVs; Increased number of RPO Field Officers and dedicated M&E staff; proposed new EH Staff—BCC, Value Chain and Financial Services Officers
Higher than anticipated levels of poverty and associated low number of enterprises in rural areas	Program implementation moved from a varied menu of activities to one that started with the basics – literacy, nutrition, and basic savings understanding and skills. ISLGs are poised to cultivate entrepreneurial initiatives by members allowing a percentage access and use of formal financial services in FY13.
Format, timing and curriculum of traditional literacy trainings difficult for some participants	<ul style="list-style-type: none"> <li>•New curriculum, using practical functional day-to-day activities, improves retention of lessons created</li> <li>•Drafting of literacy curriculum to add focus on Nutrition, Financial Education, Agricultural Methods and BCC</li> <li>•Introduction of Cell Phone Literacy Modules in FY13</li> </ul>
Lack of expertise in Dairy Value Chain activities	<ul style="list-style-type: none"> <li>•Research conducted in Dairy Value Chain Activities for target population</li> <li>•Designation of one RPO to lead DVC Strategy</li> <li>•Networking with Land o’ Lakes’ USAID Rwanda Dairy Competiveness Program II</li> </ul>

**USAID Ejo Heza FY2012 and FY2013 Quarter 1 Results**

#	Indicator Title	FY12	FY12 Results	FY13 Qtr 1 Results	Total
	<b>Goal: Improve livelihoods of Rwanda's very poor</b>				
1	% change in income of targeted population (RFA)	N/A	N/A	N/A	N/A
2	# of rural households benefitting directly from USG interventions (CA, F, FTF 4.5.2-14)	3,409	15,272	0	15,272
	<b>IR 1: Improved Agricultural Productivity(USAID IR 7.1)</b>				
3	# of additional hectares under improved technologies or management practices as a result of USG assistance (CA, FTF 4.5.2-2)	159	196	354	550
	<b>IR 1.1: Improved access to production and processing practices (USAID IR 7.1.1)</b>				
4	# of farmers and others who have applied new technologies or management practices as a result of USG assistance (FTF 4.5.2-5)	1,875	1,874	4,476	6,350
5	# new technologies or management practices in one of the following phases of development: (CA, FTF)	10	8	8	80%
6	# farmers accessing agricultural extension services (CHF)	17,500	22,565	5,360	27,925
	<b>IR 1.2: Improved access to business development services (USAID IR 7.1.2)</b>				
7	# of MSMEs receiving business development services from USG assisted sources (FTF 4.5.2-37)	30	0	0	0
	<b>IR 2: Increased access to Agricultural Finance (USAID IR 7.3)</b>				
8	Value of agricultural and rural loans (FTF 4.5.2-29)	\$ 5,000	\$ 32,847	\$ 46,066	\$ 78,913
	<b>IR 2.1: Improved institutional capacity of service providers (USAID IR 7.3.1)</b>				
9	Number of institutions/ organizations that, as a result of USG assistance, are in one of these five stages of improved institutional capacity:	15	79	2	81
10	% of created and/or supported ISLGs with linkages to financial institutions (CHF)	35%	44%	34%	45%
11	# 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)	500	417	285	702
12	# of New financial products developed (CHF)	0	0	0	0
13	# of Loans made by MFIs (CHF)	6	0	7	117%
	<b>IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)</b>				
14	# of beneficiaries accessing financial services (CHF)	3000	9,530	7,566	17,096
15	# MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	6	0	0	0

16	# people trained in one or more forms of literacy, including basic literacy, basic numeracy, fin	7500	8,576	4,800	13,376
	<b>IR 3: Improved nutrition among rural poor</b>				
17	% of beneficiaries consuming a diet with increased diversification (CHF)	55%	86%	86%	86%
18	% of beneficiaries with increased knowledge about balanced & diversified diet (CHF)	80%	84%	84%	84%
19	# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-	18,750	20,063	1,806	21,869
20	# kitchen gardens established (CHF)	2000	3,215	1,641	4,856



## CASE STUDY

# Literacy is Key to a Better Life

, 41



Photo Credit: Global Communities

**“I would encourage anyone else to take the first step. Once you have the knowledge you will see the benefit. It is not just about reading and writing, it’s about taking that knowledge and doing more with your life.”**

, 41, is from a poor rural area of Rwanda. Growing up, his family could not afford to send him to school. Only one member of his large family attended school for a short time, but was unable to finish due to the demands of trying to provide for the family. Because he never went to school, never learned how to read or write, but he always had the burning desire to learn.

In Rwanda, CHF International is implementing the Ejo Heza program with support from USAID. In Kinyarwanda, Ejo Heza means “Brighter Future.” The program aims to improve the livelihoods and food consumption of 75,000 of Rwanda’s very poor by building the capacity of low-income households to access financial services. To this end, the program facilitates access for participants to health and nutrition training, savings groups, and literacy classes.

was at church one Sunday in his town outside Kigali, Rwanda’s capital, when he heard the announcement that literacy classes were being offered by Ejo Heza right there at his church. Despite his lifelong desire to learn to read and write, according to : “It was very difficult for me to make the first step to go to the class. And once I went I was still not sure. I asked myself, ‘Will I make it? Will I be ashamed?’ But after going through the class I realized I can do it.”

’s class started out small but when students began to tell their friends about the class it gradually doubled. Though the class lasted six months, only remembers the last four months because it took two months to learn enough letters and numbers to start recording the date and writing down his daily experiences. According to : “Before, I had to keep everything in my head. Because I could not write it down, I would forget things. But now I write everything down in my book every day. I have already written down that today I talked about learning how to read and write. Now I will remember it always.”

Now that he has graduated, plans to get a job as a driver, which would have been impossible before he became literate since

he could not read any road signs nor pass the written exam required to get a license. He also wants to learn English and French, both widely spoken in Rwanda. He feels this will give him an advantage in the job market. Says : “After going through the class I realized I can now compete. It is hard to get a job and I had no advantage because I did not go to school. But now that I have the basic knowledge of reading and writing, I have the option of getting a real job. Also, I feel proud that I can read anything after six months. I am not yet good at English or French, but I can read any piece of paper that comes my way in my local language.”

He also plans to help his two children, 15 and 12, with their studies and make sure they attain as much education as possible. They, in turn, plan on teaching him mathematics. He also plans to spend his time helping the teacher of the literacy class with the new group of students that are about to start. Says : “I would encourage anyone else to take the first step. Once you have the knowledge you will see the benefit. It is not just about reading and writing, it’s about taking that knowledge and doing more with your life.”

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