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USAID Ejo Heza
"A Brighter Future"

QUARTERLY REPORT

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Cooperative Agreement:
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Submitted to:
Agreement Officer
USAID/East Africa
PO Box 629
Nairobi, Kenya

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



CHF
International

CHF Contact Information:
Director of Program Operations
CHF International Headquarters
8601 Georgia Ave., Suite 800
Silver Springs, MD 20910 USA

Chief of Party/ILP
USAID Ejo Heza
CHF International/Rwanda
P.O. Box 7028
Kigali, Rwanda

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List of Acronyms

ADEPR	Association des Eglises des Pentecotes au Rwanda
AEE:	African Evangelical Enterprise
AMFIU	Association of Microfinance Institution of Uganda
AMIR	Association of Microfinance institutions in Rwanda
ASCA	Accumulated Credit and Savings Association
BCVs:	Be the Change Volunteers
CBOs:	Community Based Organizations
COOPEC:	Cooperative d'Eparne et Credit
COP:	Chief of Party
CRS:	Catholic Relief Services
DUHAMIC:	<i>Duharanire amajyambere y'icyaro</i>
FFS	Farmer Field Schools
FtF:	Feed the Future
Ha	Hectares
IILP	Integrated Improved Livelihood Program
ISLG:	Internal Savings and lending Groups
JADF:	Joint Action Development Forum
KAP:	Knowledge, Attitude and Practice
MFI	Market Facilitation Initiative
MEMS:	Monitoring and Evaluation Management Services
RAB:	Rwanda Agriculture Board
RIM:	Resaux inter-diocese des Micro finance
ROSC	Rotating Savings and Credit Association
RPO:	Rwanda Partner Organization
Rwf:	Rwanda francs
SACCO:	Saving and credit Cooperative
SBCC:	Social and Behavior Change Communication
SCC:	Swedish Cooperative Centre
TOT	Training of Trainers
USAID	United States Agency for International Development
USG	United States Government

I. EXECUTIVE SUMMARY

USAID Ejo Heza has seen results across all program elements namely; agriculture, nutrition, savings group formation and basic literacy. Program beneficiaries have been trained in CHF's Internal Savings and Lending Group (ISLG) methodology and are beginning to make deposits within their respective groups regularly. Farmers in cooperatives have grown maize with an increased harvest expected in the coming quarter subsequent to program support and the application of agricultural techniques. To date, over 21,639 people have been reached by the program.

USAID Ejo Heza is also involved in the Government of Rwanda's (GOR) nationwide nutrition campaign. The aim of the campaign and aims to link program beneficiaries to nutrition groups and train in agriculture techniques to promote the establishment of kitchen gardens.

USAID Ejo Heza graduated its first literacy class this quarter and the intake of new participants is currently in-progress. The overall success of the program was a direct result of its integrated nature; learners were served with nutrition messages and were able to join saving groups.

A Knowledge Attitudes and Practices (KAP) survey was conducted along with a Behavior Change and Communication (BCC) strategy to guide the programs behavior change activities. USAID Ejo Heza commissioned a radio program to raise knowledge on the community benefits of saving.

In order for USAID Ejo Heza activities to be sustainable, "Be the Change Volunteers" were used to facilitate grass root program activities. BCVs assisted in training individual beneficiaries and mentored them on different aspects of the program surrounding nutrition, agriculture and savings. The BCVs also collected data on services provided to the community.

II. PROGRAM BACKGROUND

CHF International's USAID Integrated Improved Livelihoods Program, locally known as USAID Ejo Heza (Kinyarwanda for "brighter future"), is being implemented over the next five years, 2011 – 2016, with an aim to improve the livelihoods and food consumption of 75,000 of Rwanda's very poor, particularly women, by building the capacity of low-income households to access financial services necessary to grow their enterprises as well as assist financial service providers to develop and deliver effective products to the rural market. As health and nutrition impact people's ability to be productive, USAID Ejo Heza will also integrate nutrition messaging throughout its program activities as well as promote kitchen gardening and improved food handling to support more nutritious diets. USAID Ejo Heza is being implemented along the following four key elements:

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 savings and use of credit, financial literacy, basic literacy and numeracy, while expanding access to business development and agricultural extension services.

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.

3. 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 change agents, already known and respected within their communities, to share and demonstrate how they have improved livelihoods.

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, will be 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.

III. PROGRAM ACHIEVEMENTS TO DATE

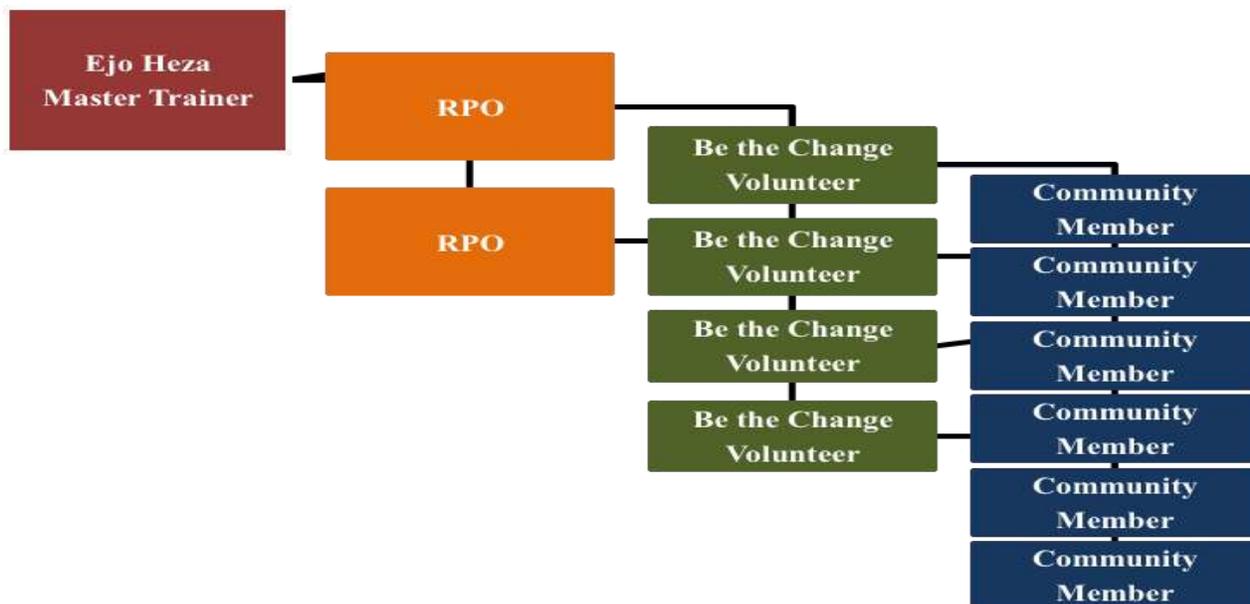
Program Element 1: Increase Demand for Financial Services

Program Element one envisions increased financial services in rural settings. Element one incorporates a number of sub-elements whose results and progress are explained as follows:

Element 1.1: Promoting Internal Savings and Lending Group Formation.

1.1.1: Internal savings and lending groups trainings

In March, the first Master Training of Trainers (TOT) was conducted for RPO and district staff to enforce the necessary skills, techniques, and capacities to support and manage the ISLG creation process. The training emphasized the following themes: ISLG principles and strategies, ISLG organization and function, key tools for ISLG management, and ISLG financial management principles. Additionally, using the cascade model RPO Staff trained 1,235 Be the Change Volunteers (BCVs) on facilitating community groups to implement local activities.



1.1.2: Support ISLG creation across all eight-district targets

USAID Ejo Heza supported committed volunteers in mobilizing 417 Internal Saving and Lending Groups. Each group consists of a five-person committee including a president, secretary, treasurer, and two accountants who were selected. In order to facilitate the work of ISLGs 337 kits were distributed, which includes the following: a record book, cash box, calculator, padlock, register, and ruler.

Additionally, to improve the management of ISLG savings data, USAID Ejo Heza will support the installation of SAVIX software for ROP Management Information Systems. This initiative will be rolled out in FY13.



1.1.3: Community mobilization for ISLG methodology and creation

USAID Ejo Heza in collaboration with implementing partners mobilized communities in the eight participating districts. Mobilization efforts highlighted the benefits of saving while strategically engaging local leaders.

Element 1.2: Increasing Financial Literacy

USAID Ejo Heza is working on community outreach programs to promote informed financial decisions. The programs highlight the benefits of financial knowledge in dealing with household and business expenditures.



Additionally, a Master Training of Trainers on financial education was held using curricula developed by MICOFINANCE OPPORTUNITIES. The TOT had 35 participants from numerous public, private and civil society organizations. Furthermore, savings groups participants were provide with varying levels of additional information. To date 9,530 people are organized in savings groups and are knowledgeable on the benefits of saving and accessing financial services from MFIs.

Element 1.3: Improving Basic Literacy and Numeracy

USAID Ejo Heza in collaboration with Save the Children and ADEPR implements a literacy program element in all participating districts. The literacy program will continue to promote the following objectives:

- 1) Improve basic literacy, numeracy, and financial activities
- 2) Incorporating nutrition into Adult literacy education.

To Date, the program has made several initial achievements:

- a) Trained 17 literacy class mentors who later trained literacy teachers
- b) Identified and trained 800 teachers in two shifts to work in 400 sites
- c) Conducted six months literacy training cycle in 400 classes
- d) Facilitated the provision of materials for literacy classes through the Ministry of Education
- e) Awarded certificates to literacy program participants
- f) Integrated participants into other program elements such as ISLGs, nutrition groups, and cooperatives.

In July 2012, ADEPR prepared the exam for participants in 400 classes; the following table shows the results from activities in all eight districts.

Mobilized	Completed	Tested	Passed	Success Rate ¹
9,835	7,200	5,938	5,153	87%

During FY12 9,835 people were mobilized to join USAID Ejo Heza’s literacy programs. Through community mobilization over 7,200 people were enrolled in the basic literacy program, out of which 5,938 sat

¹ Of those willing to be test, 87% succeeded



for the final exam. Of the learners who participated in the program for six months, 5,153 passed the constituting an 87% success rate. This figure only portrays the results from basic and numeric literacy.

The high success rate of the program is a result of its integrated nature. Participants were able to use literacy as an entry point to connect to other program elements such as savings and nutrition. Despite the additional analysis needed, the 87% success rate compares well to the past averages in literacy.



1.3.1 Launching graduation

The first graduation ceremony was held July 19th 2012 at the King's Palace in Nyanza. CHF International CEO, the Governor of the South Province, and the Mayor of Nyanza were in attendance. During the ceremony 173 participants graduated from various teaching centers in the district. Similar ceremonies occurred through out all eight participating districts.



Element 1.4: Expanding Economic Opportunities through Business Development

1.4.1 Identifying and Selecting Key Agriculture Sectors

USAID Rwanda under the guidance of the Feed the Future strategy and in line with GoR priorities identified key crops that offer food security and livelihoods development. Of the identified key crops, USAID Ejo Heza has selected to target the following value chains: beans, maize, and dairy.

1.4.2 Supporting Cooperative Development

Based on an assessment of local cooperatives in USAID Ejo Heza's participating districts, 28 cooperatives were initially selected as program participants.

After cooperative selection, RPO's provided technical support on modern farming of Maize and Beans. Additionally, nutrition and farmer field schools were created to promote micronutrient crops. Subsequently, farmers in supported cooperatives have now planted 196 additional hectares as a result of improved technologies on commonly owned land.

1.4.3 Supporting Embedded Services through Value Chain Actors

After, determining beans, maize and dairy as the priority value chains of the program; a consultant was hired to develop the strategy. Following the elaboration of the strategy, a training of trainers was conducted for 12 field officers with their respective RPO Coordinators on the value chain development process and implementation.

USAID Ejo Heza continues to empower farmers with trainings on cooperative management, leadership, and organization in addition to hands-on field demonstrations. To address the challenge of inputs, linkages between farmers and input suppliers were established. Through the Harvest plus project 1620kg of fortified bean seeds were provided, which benefit six cooperatives under the support of DUHAMIC-ADRI and ADEPR.

1.4.4 Enhancing Productivity through Extension Services

To increase Agriculture productivity USAID Ejo Heza program is employing relevant extension services in targeted communities. Key extension service providers were identified in the eight participating districts and a training module was developed based on the three targeted value chains. Additional three field assessments were conducted: one at the National Agriculture Show, and two in Nyamagabe and Kamonyi sectors to model existing cooperatives.

Following the mentioned preparations, a training of trainers was conducted for 15 RPO staff and 20 sector agronomists on good agricultural practices. Main themes of the training were: Integrated Pest Management (IPM), Post Harvest Handling and Storage (PHHS), organic manure preparation and Usage, bio intensive agriculture, and nutrition. Through this program 13,659 farmers received agriculture extension services and 1,874 started applying new technologies.

This program supported farmers to apply improved technologies on 159 hectares of land. Currently improved technologies and practices were applied on 196 hectares owned by 1874 farmers in their respective cooperatives.

Indicator name	Target	Achieved ²	Percentage
IR 1: Improved Agricultural Productivity (USAID IR 7.1)			
# of additional hectares under improved technologies or management practices as a result of USG assistance (CA, FTF 4.5.2-2)	159	196	123%
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)	1,875	1,874	99.9%
# new technologies or management practices in one of the following phases of development: (CA, FTF)	10	8	80%
# farmers accessing agricultural extension services (CHF)	17,500	22,565	129%
# of new ISLGs created and supported (CHF)	500	417	83%

Program Element 2: Increase Supply of Financial Services

The supply of financial services is a fundamental program aspect due to its crucial role in ensuring the responsiveness of providers to clients' needs.

The following activities occurred during this reporting period:

Element 2.1: Supporting linkages between ISLGs and MFIs.

USAID Ejo Heza will facilitate ISLGs linkage to MFIs. Currently, Saving and credit Cooperatives (SACCOs) exist in every administrative sector of Rwanda including USAID Ejo Heza operating districts. Subsequent to the creation of saving groups, 183 ISLGs of 417 groups were linked to SACCOs through the opening of bank accounts. Furthermore, trainings on the importance of savings related management were conducted across groups. As demand increases among the ISLG farmers USAID Ejo Heza will engage the financial service providers to respond to their needs. In support of this; USAID Ejo Heza projects to do the following in FY13; Conduct market research TOT, assess key MFIs to partner with, and support new product development research.

Indicator name	Target	Achieved ¹	Percentage
IR 2.1: Improved institutional capacity of service providers (USAID IR 7.3.1)			
Number of institutions/ organizations that, as a result of USG assistance, are in one of these five stages of improved institutional capacity:	15	79	527 %
% of created and/or supported ISLGs with linkages to financial institutions (CHF)	35%	44%	-----

² Refer to VIII. SUMMARY OF PROGRAM PERFORMANCE

Program 3: Behavior Change and Communication (BCC)

BCC is a cross cutting element within USAID Ejo Heza. The program strives to ensure that activities carried out encourage a positive change in behavior among our target group. Our BCC initiatives reinforce our integrated approach, bringing multiple messages in a coherent and interdependent manner. Some of the key behavior changes pursued are:

- Utilization of available foods for a balanced and nutritious diet
- Use of improved agricultural techniques and extension services
- Participation in literacy classes and application of the knowledge to daily life
- Use of available financial services
- Ability to demand appropriate financial services

Element: 3.1 Implementation of the BCC Strategy

USAID Ejo Heza contracted a BCC expert to conduct the Knowledge, Attitudes and Practices (KAP) survey and to facilitate, as a team, our ongoing BCC strategy. We are focusing on the following key areas:

- 1) Identification of Positive behaviors to promote within the program
- 2) Understanding the Target audiences
- 3) Other Factors to be addressed
- 4) Proposed Communication activities
- 5) Effective & Innovative Channels
- 6) Use of Agents and Volunteers
- 7) Indicators used for mentoring activities

The BCC strategy was developed based on findings from the KAP survey which was conducted in July 2012. The 264 KAP survey respondents were selected from Cooperatives, Internal Savings and Lending Groups (ISLG's) and Nutrition groups located in four of USAID Ejo Heza's districts; Gisagara, Nyanza, Ngororero and Rutsiro. This selection represents the four livelihood zones we identified in our baseline study:

- 1) Lake Kivu Zone
- 2) West Congo-Nile Crest Zone
- 3) East Congo-Nile Zone
- 4) Central Plateau Zone.

Key informants included government district agronomists, health workers, and literacy teachers. The data collection methodology included focus groups discussions and in depth interviews. The survey was conducted to assess Knowledge, Attitudes and Practices of the program beneficiaries with regard to agriculture, nutrition, literacy and financial services. Some of the findings include:

- a) Adhesion to traditional farming techniques
- b) Resistance to apply new technologies in agriculture, e.g. limited use of artificial insemination
- c) Lack of trust related to the use of formal financial services
- d) Lack of reading culture
- e) Focus on status associated with number of traditional cattle, versus productivity , thus lack of appreciation of new breeds/methods of dairy farming

3.2: Communication through effective Information, Education Communication (IEC) materials

USAID Ejo Heza's main focus is to train using appropriate information, education, and communication (IEC). In order to ensure the program uses effective promotional communication materials USAID Ejo Heza issued a Request for Proposals for a Creative Agency in July 2012. Through a competitive procurement process, Brand Smart was selected to support the program in developing communication. During this quarter, the agency developed content for the National Breastfeeding Campaign and the National Savings Week both conducted in October 2012.

Element 3.3: Communication through Radio

Radio is one of the most effective ways to reach communities in Rwanda. The Third Integrated Household Living Conditions Survey (EICV3)³ conducted in October 2011 revealed that at least 60% of rural households in Rwanda owned a radio. USAID Ejo Heza has embraced the radio as an appropriate channel to reach the rural communities that USAID Ejo Heza serves. In addition, CHF International has used radios in past in USAID Higa Ubeho, USAID Ejo Heza has now merged with Higa Ubeho to reach even more households. The program is aired on a total of 5 stations that CHF has contracted in Rwanda.

In September 2012 USAID Ejo Heza contracted two additional community radio stations that have listeners in the two provinces where we serve. RC Rubavu serves the Western Province while RC Huye serves the Southern province. This broadens opportunities for more community outreach by USAID Ejo Heza.

Element 3.4: Programs on Radio

Radio programs are based on USAID Ejo Heza program elements and run for an average of 6-7 weeks. Over the life of the program we shall design a series of responsive radio programs based on key elements i.e. program elements 1, 2, 3 and 4.

The Focus is on "Savings". The radio program on air is based on the Financial Education Savings Module that USAID Ejo Heza has adapted from Microfinance Opportunities. Over 7 weeks the listener is taken through the following topics;

- 1) What is Saving?
- 2) Saving Goals/Plan
- 3) Where to Save

The program also features development partners and the GoR who continue to be important partners to USAID Ejo Heza. Guests on the show have been drawn from The Ministry of Finance and Economic Planning (MINECOFIN), Rwanda Cooperative Agency (RCA), Association of Microfinance Institutions of Rwanda (AMIR), our Rwanda Partner Organizations (RPO's) and our own program staff. The radio program also, was used in the breastfeeding campaign (see 4.4).

Listeners are asked questions about the success responses leading to awards of gifts at the end of series. Rewards include mobile phones (to support usage of mobile phone among our beneficiaries) and bicycles to facilitate movement within the community.

³ The Third Integrated Households Living Conditions Survey (EICV3): National Institute of Statistics of Rwanda

Element 3.5: Communication through new technologies – Short Message Service (SMS)

According to the EICV3 data 45% of the Rwandan population owns a mobile phone. As at June 2012⁴ RURA estimates a 44% mobile penetration rate in the country. The program therefore will promote the SMS as an interactive tool to reach and communicate with our beneficiaries. In line with this during the month of September 2012 USAID Ejo Heza issued a Request for Proposals (RFP) for an SMS Software Application Service Provider. A total of three applications were received. After evaluation of the companies and the services provided the program opted to manage this service in house through an open source software; Frontline SMS.

The primary purpose for using the new technologies is;

- a) To improve the KAP,
- b) To reward positive behaviors,
- c) To facilitate feedback process from beneficiaries via pushing positive messages to beneficiaries and receiving feedback to improve our effective programming.

Listeners respond to radio quizzes through a mobile phone number given on air. USAID Ejo Heza has successfully obtained a short code to increase the scale and outreach in the future. It is a four-digit number provided and authorized for use by the Rwanda Utilities Regulatory Authority (RURA). The program has been granted the code **1213**.

The software will not only manage traffic on our short code, 1213, but will also enable the program carry out an analysis of responses through this number. Messages can be sent through the three current telecom service providers, Airtel, Tigo and MTN.

Program 4: Health and Nutrition

Element 4.1: Incorporating Nutrition into Adult Literacy Education

Save the Children, CHF International, and ADEPR will work together to develop literacy and numeracy curricula around nutrition and hygiene—what RPOs call “teaching with a purpose.” Literacy training will be delivered through RPOs’ existing adult literacy and numeracy programs.

Element 4.2: Improving Production, Storage and Handling

In order to improve production, storage and handling practices for example commodities, two initiatives were undertaken in this quarter by USAID Ejo Heza. The initial training reached 13,871 participants on bio-intensive agriculture techniques they include; Kitchen garden, soil erosion, IMP and forth. Another was to subcontract ACDI/VOCA and WAKALA East Africa, experts on Post Harvest Handling and Storage (PHHS) to conduct a training that 8,694 participants completed. Before conducting the training



⁴ Statistics and Tariff information in Telecom: RURA, June 2012

ACDI/VOCA conducted an assessment on post harvest beans to review and adapt the existing Beans PHHS training module. All USAID Ejo Heza technical team and RPOs have been trained on the Sell More For More™. With a total target of 15,000 farmers to be trained, approximately 58%, or 8,694 have been trained in September, with the balance slated for October 2012.

Element 4.3: Establishing Kitchen Gardens

Part of the training for identified *Be the Change Volunteers* (BCVs) included the creation of kitchen gardens. Strategically, using community volunteers ensured sustainability because it contributed to a sense of community ownership of the interventions. In total, 1,235 BCVs were trained on bio-intensive agriculture and nutrition. Spearheaded by RPO field officers, BCVs managed to establish 3,215 gardens with support from the Rwanda Agriculture Board (RAB) in providing vegetable seeds. The established kitchen garden helped members of benefiting households to improve their nutrition status by diversifying their food consumption. This target was surpassed because of kitchen garden campaign and replication effect. Equally there was the use of BCVs to mobilize and support the community.

Element 4.4: Promoting Better Food Utilization.

During this reporting period, USAID Ejo Heza launched a campaign of health messages through promotional materials approved by the Ministry of Health. In order to encourage improved nutrition practices and food utilization health themes were integrated into literacy, ISLG, Cooperative, and nutrition teaching modules. The trainings focused on the following content:

- a) Earlier and exclusive breastfeeding 0-6months
- b) Complementary feeding 6-24 months including weaning.
- c) Balanced and Diversified diet for pregnant, breastfeeding mothers and children up to 24 months.
- d) Prevention of micro and macronutrients deficiency including anemia.
- e) Promotion of General Hygiene including washing hands.
- f) Promotion of Kitchen garden’s models, increase agricultural production and Importance of local food

Indicator name	Target	Achieved ⁵	Percentage
IR 3: Improved nutrition among rural poor			
# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	18,750	20,063	107%
# kitchen gardens established (CHF)	2,000	3,215	161%

consumption.

- a) Cooking demonstration best practices

IV. KEY CHALLENGES

This section of the report highlights emerging challenges and outlines current plans for addressing each of these challenges in turn. Overall, these are:

⁵ Refer to VIII. SUMMARY OF PROGRAM PERFORMANCE



- Participant Retention in Literacy and Numeracy Program
- Literacy and Numeracy Program Training Format

The following section provides additional information regarding each of the above challenges and offers possible actions to mitigate each challenge

Participant Retention in Literacy and Numeracy Program

Many of those mobilized for literacy did not fully participate in the functional literacy program. The causes for the dropouts were accredited to farming activities, natural disasters, and existence of paid work (cash for work). A majority of participants are farmers; once the farming season started they abandoned classes to concentrate on farm work. During rain season it is not uncommon to have multiple landslides, which requires the community to engage in public work to fix. For many participants the prospect of paid work took priority over continuing in the program which is understandable given the poverty levels.

Proposed solution:

- Provision of the second teacher
- Establish a flexible timetable to meet changing schedule of participants

Literacy and Numeracy Program Format

Despite the success in implementing functional literacy; several challenges were noted during the reporting period. The key issues hindering the full success of the literacy program are: proper completion of progress forms, lack of sufficient learning materials, and the course duration. The field visits found that teachers had not always completed the course progress form, which is a vital tool for documenting participation. Additionally, while assessing the program both teachers and students mentioned there was an insufficient amount of learning materials resulting in difficulties for completing class and homework. Lastly, the course duration does not account for unavoidable absences and conflict scheduling in the duration, this makes it difficult to cover the required 72 lessons in the given time period.

Proposed solution:

- The issue of form completion will be addressed by closer monitoring while essential learning materials will be provided in a timelier fashion.
- To address work overload the program will conduct two intakes per year.

V. MONITORING & EVALUATION ACTIVITIES REPORT

During this reporting period the Monitoring and Evaluation team carried out the following series of activities:

a. Data entry support and supervision

Due to the large quantity of unprocessed RPO data in July, USAID Ejo heza decided to accelerate the process by hiring a team of data entry clerks. With the assistance of the new data team, USAID Ejo heza was able to successfully begin compiling data from nutrition programs across all eight operating districts.

b. Data collection tools

In order to better reflect variables in reporting indicators, a process was undertaken to design and align a new set of tools. In August 2012, fourteen new tools were compiled. These tools will later be used to help create database interfaces.

c. Creation of database to ensure data quality

To avoid duplications, USAID Ejo Heza created a database to track household data with a unique ID for both household members and individuals. Appropriate tools and hired enumerators were designed to collect information for the month of September 2012. Ejo Heza is currently in the ongoing process of creating a data entry template, entering data, and cleaning.

d. Program Tracker

Ejo heza held a refresher training and system review for the program tracker tool in August. As a result of training the team is capable of operating the system with the newly added variables. Following the completion of the training, the system was put into use and reports are currently being generated.

e. Participation in the Regional CHF M&E Conference

In August, CHF International's department of Knowledge Management and Monitoring and Evaluation organized a regional M&E conference for Africa and Palestine in Nairobi Kenya. The conference introduced a new institutional learning framework, which all CHF programs are recommended to integrate. Subsequently, the Ejo Heza M&E team customized the tool.

f. Data Quality Assessment

To ensure program data quality, a June quality assessment was conducted, which was analyzed in July. The focus of the assessment was people participating in the ISLGs and Literacy programs. Following analyses challenges were raised and shared with RPOs.

g. The Monitoring and Evaluation Management Services (MEMS) Target setting

A meeting to set program targets was convened with the technical teams and RPO's for the new fiscal year. The meeting produced realistic targets for FY 13, which includes required disaggregated data.

h. M&E Capacity building

USAID through Monitoring and Evaluation management services (MEMS) organized a set of trainings for all implementing partners on economic growth in Rwanda. The aim of the meeting was to familiarize partners with data related systems to minimize reporting errors. The following were included in the trainings: MS ACCESS, Advanced Excel, and SPSS. Ejo heza's M&E team were able to participate with the exception of SPSS

i. Periodic reports

Reporting is the essential and a requirement to justify the work done; USAID Ejo heza continues to timely produce the required reports. These included both monthly and quarter 3 reports.

VI. STAKEHOLDER MEETINGS

a. Ministry of Agriculture (MINAGRI) Meetings

MINAGRI, one of USAID Ejo heza's partners conducted a field assessment of program activities in Ngororero district. The assessment targeted the USAID Ejo heza's kitchen gardens and Nutrition groups. Additionally, USAID Ejo Heza was appointed by MINAGRI to assess and report on INGO's operating in Huye District including: Catholic Relief Services, Agro Action Allemande, and Veterinaries without Borders. USAID Ejo

Heza later assisted MINAGRI with their Joint Review Strategy on 2011- 2012 achievements and planned activities for 2012- 2013.

b. Savings Week preparation with RCA

Based on the MoU signed between the CHF International and Rwanda Cooperative Agency, USAID Ejo Heza launched preparations for the special Savings Week, promoted by MINECOFIN, to occur from October 29th to November 3rd 2012. USAID Ejo Heza committed to supporting media related costs and other basic materials.

c. Inclusive Market meeting on Dairy Value Chain

Inclusive market is an INGO initiative promoted by an independent Consultant to discuss the pro poor market approach.

The meeting in September of 2012 was focused on dairy value chains. Two INGO's specializing in this domain TECHNOSERVE and Land' O lake shared their experiences with participants. Given that USAID Ejo Heza plans to work with dairy value chains, the meeting was crucial for understanding production, milk quality, and the market.

VII. USAID EJO HEZA STAFF TRAININGS

An M & E specialist conducted a one-day program tracker training for USAID Ejo Heza staff. The aim of the training was to familiarize staff with the necessary tools to make system updates. The training targeted program structures, milestones, notes, and reports. Following the training the participants were able to review the milestones with M&E support.

An additional training on Management Information System for Internal Savings and Lending Groups was also conducted. An MIS Specialist conducted the training. The training emphasized the MIS structure, tools and applications.

USAID Ejo Heza staff retreats

An USAID Ejo Heza staff retreat was held September 6th -8th to reflect on past experiences and strategize for future success. Another three-day retreat was convened in Karongi district for all program staff and RPO Coordinators. The Karongi retreat centered on a theme called "*Let's celebrate our achievements, while forging ways for a brighter future*".

Retreat objectives

1. To review the implementation progress of the programs first year
2. To highlight the underlying challenges deterring smooth implementation
3. Share field experience and make apt recommendations to improve program results.

Retreat resolutions

- Continue to share implementation findings and provide prompt support
- Support RPOs with resources, specifically staff to conduct fieldwork
- Continue engaging stakeholders
- Use available materials and infrastructures
- Merge with UHU radio programs to convey desired Ejo Heza messages
- Operationalize the use of SMS in interacting with the community

- Form thematic groups to have in-depth discussions on strategies, challenges and recommendations
- Develop database and agree on FY 13 target settings
- Contribute to the use of Program tracker
- Commit to participate in the organizational learning framework
- Commit to meet the reporting requirements
- Adhere to the USAID financial regulations and procedures

VIII. SUMMARY OF PROGRAM PERFORMANCE

Explanations of achievements of key indicators

1. *Number of Rural House Holds benefiting directly from USG interventions (FTF 4.5.2-13)*

This indicator captures all households that directly benefited program interventions. We classify a household to be directly benefiting when it at least has one individual benefiting a direct service, such as significant training or agricultural extension. 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, internal saving and lending groups, literacy learners and those trained on cooperative management. The projected target was 3409 and the results are 15,372 households, accounting for 651%.

Reason for discrepancy

The target was too conservative, though the justification is this was the first year of direct implementation and was clearly surpassed, as we counted all people directly trained. This project is implemented in an integrated manner meaning all trainings related to all program elements were counted and reported on this indicator. For example; there are over 8,000 people benefiting our literacy program and more than 6,000 in agriculture related activities. Given the overall goal of reaching multiple households with multiple services, the fact that over 15,000 households, with over 18,000 participants puts us on the right path to reach our overall targets—75,000 individuals trained is both Financial Education and Literacy and Nutrition.

2. *Number of additional hectares under improved technologies or management practices as a result of USG assistance (CA, FTF 4.52-2)*

This captures only the land surface where new improved technologies or management practices were applied subsequent to the specific program intervention in agricultural training and extension with new cooperatives. We had planned to apply 10 techniques and achieved 8; the land coverage target was 159 hectares and we achieved 196 hectares, hence, an achievement rate of 123%.

Reason for discrepancy

The number was achieved because new techniques were applied on consolidated land of cooperative members. Again, we trained many community volunteers who have helped to accelerate the program. Given the growing outreach of our programs, we expect this target to be adjusted upwards and readily achieved yearly and for life of the project.

3. *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 is linked to *FTF 4.52-2* above and reports on the number of farmers who apply new technologies or management practices, the beneficiaries counted were those in cooperatives that applied new technologies or management practices. The annual target was 1,875 against 1,874 as the achievement leading to 99.9%.

4. *Number of new technologies or management practices in one of the following phases of development: (CA, FTF)*

This indicator focuses on only the # of new technologies or management practices transferred to farmers. They are done in groups, mostly in farming field and trainees go and replicate the same practice in their respective groups. We had planned to apply 10 techniques and achieved 8 constituting the achievement rate of 80%

Reasons for discrepancy

On this indicator 80% was achieved because these techniques are linked to seasonal calendar, of which applying two such as packaging and processing will come after the market is secured.

5. Number of MSMEs Receiving *Business development services from USG Assisted sources (FTF 4.5.2-37).*

This indicator collects data on enterprises benefiting from BDS due to program interventions. In Year One, the majority of USAID Ejo Heza supported enterprises are newly formed cooperatives which require essential basic training to increase capacity to be able to reach the level of exploiting BDS rendered services. Initially we targeted 6 Cooperatives and did not achieve that goal. Fully developed cooperatives will be offered responsive BDS in FY2013.

Reasons for discrepancy

Like explained this intervention will come after certain time. They needed to be created and prepared first this was not possible to get our enterprises benefiting the business development services.

6. Value of Agricultural and Rural loans (FTF 4.5.2-29)

Under this indicator, we have counted the value of rural and agriculture loans as a result of USG assistance. We counted loans granted through the 417 saving groups supported by all RPOs. The rate of achievement is 651%, we projected only \$5000 and the amount of revolving loans reached was \$32,847.

Reasons for discrepancy

While the Year One target was purposely low due to first cycle of savings, we surpassed due to accelerated demand for accessing small loans at the village level. It has achieved 657%.

7. Number of SMEs receiving USG assistance to Access bank loans (CA, FTF 4.5.2-30)

This indicator collects data on enterprises accessing bank loans due to program interventions. Most of USAID Ejo Heza supported enterprises are newly formed cooperatives which require some essential trainings, capacity and confidence to be access bank loans. USAID Ejo Heza planned to achieve 6 and did have any achievement.

Reasons for discrepancy

The supported cooperatives are newly formed and have not started accessing loans from banks.

8. Number of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)

The achievement rate surpassed the target; under this data 5,938 beneficiaries were provided with more than 6 modules under the basic literacy program. The remaining was trained on hygiene breastfeeding and Kitchen garden maintenance and food utilization. Figures are visibly high but were attained because there was a strong collaboration with the local authorities who equally has the campaign to fight cases of malnutrition as a priority.