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USAID
Ejo Heza
"A Brighter Future"

USAID Ejo Heza Phase I Report



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1 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:	Réseaux inter-diocèse 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

2 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 over 15,000 rural Rwandan households with crucial assistance from the Government of Rwanda (GoR) and 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 and the GoR's EDPRSII and PSTAIII, *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. Over the first phase of implementation, *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. A "Mapping the Financial Sector Landscape" study was done, which will assist in the quick scaling up of program activities.

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 Government of Rwanda priorities. Over 27,900 Rwandans accessed agricultural extension services, and 4,856 kitchen gardens were completed during Phase One.

3 Summary of Program to Date

3.1 Program Evolution over Phase One

USAID Ejo Heza's goal is to improve the livelihoods and food consumption of rural poor, particularly women, by building the capacity of low income households to access financial services to build their enterprises while simultaneously supporting the financial service provision-sector's ability to develop and deliver effective products for this clientele. Phase One saw changes in the overall approach to program success, which was framed by key research. Details of the research and main changes are described in the sections below.

3.1.1 Key Research Framing Program Activities

One key element of the program strategy outlined in the initial program document was the collection and utilization of local data. As a baseline, *USAID Ejo Heza* contracted the Food Economy Group (FEG) to conduct an assessment utilizing the Household Economy Approach (HEA). In addition to this detailed assessment into the economic welfare of target communities, *USAID Ejo Heza* also conducted a Knowledge, Attitudes and Practices (KAP) survey, leading to the creation of the Behavior Change Strategy, and a Value Chain Assessment and Financial Sector Mapping Exercise. Below is a summary of the critical findings from each and how these findings shaped program interventions.

Household Economy Approach Assessment

Central to the goal of *USAID Ejo Heza* is the improvement of rural Rwandan's livelihoods. Therefore to better understand the starting point, *USAID Ejo Heza* conducted a Household Economy Approach Assessment (HEA) which examines both the availability of food as well as rural household's ability to access this food. Data collected provided the baseline, which will be used to compare project results of households' incomes, food sources and expenditures in the *USAID Ejo Heza* 8 districts.

Key findings of the HEA analysis include:

- All wealth groups in all identified livelihood zones live below \$1.25 per day, most belonged to *Ubedehe* Category 1,2 & 3¹;
- Households in category 2 (lower income levels) have strength in their human capital, but all households fell below annual energy requirements. Human capital strengths should be tapped into through supporting off-farm activities;
- Many households in category 3 & 4 (higher incomes) engage in ISLGs or cooperatives, as they possess skills (i.e. are literate) or assets to be able to access these resources.
- All households could benefit from off and on-farm interventions, and the average size of the land owned ranged from 0.1 ha to 0.4 ha. Most people in all categories have small-scale agricultural-based livelihoods, some with small-scale livestock.
- In most livelihood zones, proximity to markets, thus access, is relatively good.

These findings not only shaped the monitoring framework, but more importantly pointed to the need to start with basics to bring skill levels up, from basic literacy, to basic nutrition training with targeted households; something supported by other research and implemented during Phase One.

Knowledge, Attitudes and Practices Survey

The KAP survey looked at the knowledge, attitudes and practices of target households in four of the eight *USAID Ejo Heza* districts in regards to agriculture, nutrition, and literacy. Through

¹ *Ubedehe* is a traditional way households take on labor for the planting seasons. The GoR now uses it as a poverty reduction strategy, which includes categories of poverty, 1 being "destitute" and 5 being "rich".

focus group discussions and key informant interviews regarding agriculture, nutrition and literacy, the KAP survey found:

- *Agriculture* – Rural households use small-scale agriculture to produce food consumed at home. Most products are carbohydrate based with protein sources being limited, in most cases, to bean production. Land issues, mainly infertility and small plots, were shown to be challenges for many households, and while there seem to be many off-farm opportunities, most are not exploited.
- *Nutrition* – Respondents in focus groups indicated that while all necessary inputs for a balanced diet are accessible, traditional habits hinder its consumption. In particular, tradition dictates that women provide eggs and milk to children, and women do not consume either themselves. In addition, many respondents demonstrated that they did not know how to cook a balanced meal, and lack of male involvement in issues related to nutrition limited a balanced diet intake at the family level.
- *Literacy* – Illiteracy rates in visited communities ranged from 20 to 60% with most people agreeing that it is more prevalent in adult females. While this is true, universally people understand importance of literacy, with key advantages including being able to read mail, the Bible, and job advancement. Key challenges to achieving literacy included: lack of accessible and convenient literacy programs, and time constraints.

Key findings from this survey also shaped the Behavior Change Strategy for planning and implementation of activities under Element 3: Behavior Change and Communication (BCC). Results also supported findings from the HEA, described above.

Financial Sector Mapping

USAID Ejo Heza commissioned “Mapping the Financial Services Landscape: A Study of the Financial Services in the Southern and Western Provinces with a Special Focus on the Districts of Huye, Nyamagabe and Karongi” (MFSL) to form a better understanding of the landscape of financial services and products in Rwanda. In addition, the study sought to outline potential opportunities and challenges for USAID Ejo Heza in creating linkages with the financial sector. On the demand side the study assessed the financial service needs of rural populations. Information was gathered through interviews with 50 key stakeholders in the financial sector and focus group discussions with 169 respondents from three of the USAID Ejo Heza districts of operation.

Some of the findings from this study were;

- *Physical access to institutions.* Despite the wide success of the *Umurenge* SACCO program in extending services, for many, location is still a problem. If poor clients find they face a long and expensive journey before they reach an institution it reduces the likelihood that they will attempt to access the bank at all.
- *Lack of trust on the demand side.* In 2006, a collapse in a number of cooperatives fuelled mistrust of the microfinance sector. While BNR initiated successful measures such as creating a microfinance supervision office and working to refund lost savings, mistrust of financial institutions persists among rural populations
- *Low levels of financial literacy.* One commercial bank representative interviewed for the study noted that “education is one of the biggest challenges in working with rural clients, because they are not people who will get a pamphlet and understand the product. They don’t already know the products and what they need.”
- *The perception that financial service needs are better met by informal services.* According to respondents, internal savings and lending groups (ISLGs) and merry-go-rounds² were preferred as they are considered to be affordable and easily accessible. One respondent noted that “savings groups are best, because we pay 50 Rwf or 200 Rwf to start, and there is no bank that can accept that money as an account opening fee.”

² The local term for rotating savings and credit associations, ROSCAs.

Data collected through this survey has been used to complement that from the KAP, to develop Phase One entry points. This information will be used to jump start discussions with financial institutions regarding products and ISLGs and cooperatives regarding use of the available financial products.

Value Chain Development Strategy

The Value Chain Development Survey investigated the three sectors; beans, maize and dairy and their value chains in the eight *USAID Ejo Heza* target districts. The survey noted that most of the market for the three sectors is rural, with beans and much of the maize being consumed by the farmers themselves. Therefore, the study recommended focusing on local market linkages and increasing production through improved agricultural practices. Dairy, on the other hand, is challenged by low milk production by farmers, and high input costs to increase production. Many farmers in *USAID Ejo Heza* target areas do not own cows, and those that do produce little milk.

Based on this information, a two-step strategy was formed for all three value chains. The first step, in the short term, is to increase the local farmer's productivity; something *USAID Ejo Heza* agriculture activities successfully focused on during the first 18 months of implementation. The next step is the promotion of the Short Food Supply Chain (SFSC). This process links farmers to markets by reducing chain lengths and improving the quality of the products. Through encouraging market integration of marketable surplus of the *USAID Ejo Heza* cooperatives, farmers in the cooperatives will increase incomes.

3.1.2 Program Element 1: Increased Demand of Financial Services

Activity one focuses on increasing rural Rwandan's capacity and ability to access financial services.

Promoting Internal Savings and Lending Groups

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. 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.

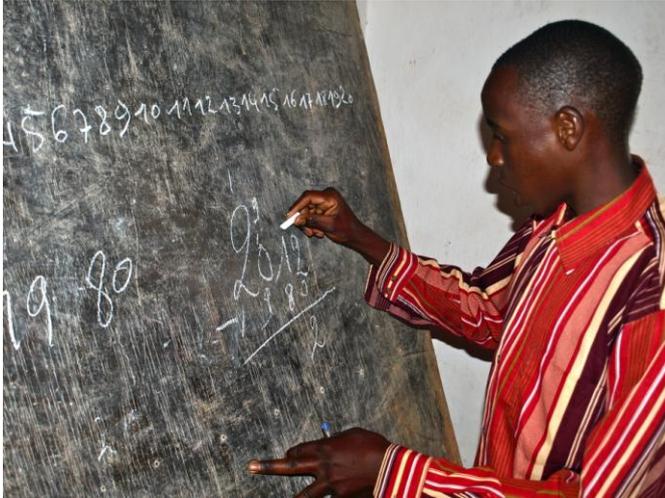
During Phase One of *USAID Ejo Heza*, 702 Internal Savings and Lending Groups (ISLGs) were formed and trained across all eight target districts, with 45% of them opening bank accounts. This success can be attributed to collaborative efforts between *USAID Ejo Heza*, Rwandan Partner Organizations (RPOs) and the Government of Rwanda. 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 selected community 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) to train new ISLG members and continue mobilizing the community around the importance of savings.

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 as the system was set up during Phase One. By utilizing this, *USAID Ejo Heza* will be able to ensure transparent and standardized data is collected and utilized.

Improving Basic Literacy and Numeracy

The literacy sub-element has quickly become the most critical piece of improving rural Rwandan's livelihoods, and one of the most successful during Phase One. Over 7,200 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.



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 is customized to incorporate nutrition messages, as well as other functional information and skills based on agriculture and financial components of *USAID Ejo Heza*. 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.

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 is completing the adaptation of the Financial Education: Savings" module to be used by existing BCVs for ISLG, cooperatives, literacy classes and nutrition groups.

Success Story Ejo Heza Reading Day

Ejo Heza literacy component coordinates with other institutions within the sector to align and leverage activities to achieve the best results. As a guest of the Imbuto Foundation and under the patronage of the First Lady, *Ejo Heza* was represented as their partner on "Reading Day"--a day dedicated to the importance of reading-- in the Rubavu district. The main lesson learned from that experience was the need to encourage those that graduate from the literacy program to practice and develop their reading skills.

Expanding Economic Opportunities through Business Development Services and Extension Services

USAID Ejo Heza focused on agricultural extension services during the first phase of implementation. With assistance from MINAGRI, over 27,000 farmers accessed a variety of agricultural extension 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 phase 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 farmers in increasing 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, BCVs, supervised by the RPOs will continue to work with cooperatives, building managerial capacity, as well as engaging in marketing opportunities to focus on increasing household incomes.

Value Chain Approach: Maize, Beans and Dairy

USAID Rwanda, under the guidance of the Feed the Future strategy, and in line with the Government of Rwanda (GoR) priorities, identified three key crops that contribute to increased food security and potential livelihood development: beans, maize, and dairy. Two main achievements were met overall for the Value Chain element of *USAID Ejo Heza*: the identification of 28 cooperatives to work with during the first phase of the program, and the completion of the Value Chain Development Strategy. Activities under the Value Chain development approach were initiated through training all RPO and *USAID Ejo Heza* field officers in the importance and process of value chain development. In the sections below there is a summary of successful projects in each of the three priority crops.

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.

Beans and Maize



In the Value Chain Development Strategy, authors noted the multiple issues facing bean and maize farmers. Main constraints for maize cooperatives included a limited number of private input suppliers, poor agricultural practices, and late land cultivation. Beans, on the other hand, are not generally cultivated by cooperatives, as beans are consumed at the household level and not cultivated for the market.

USAID Ejo Heza was able to increase number of hectares under improved management during the first season, following extensive

training for bean farmers through the use of the Sell More for More™ training modules for post-harvest handling and storage (PHHS) and improved land preparation and planting techniques. Fortified bean seeds were provided to farmers at the six bean cooperatives through the Harvest-plus program. Maize cooperatives were linked with MINAGRI input provision

programs, as well as provided extension services. New maize cooperatives produced an average yield of 1.7 MT per hectare due to improved agricultural practices and use of new inputs, such as fertilizer and improved seeds. Thirty-five maize and bean cooperatives received training in post-harvest, handling and storage (PHHS) in beans; the harvest begins in late January 2013 for Season A.

Dairy Value Chain

The Value Chain Assessment noted that milk production in the rural *USAID Ejo Heza* districts is very low. Recommendations for interventions were to focus on the local market until production has increased to surplus levels. Activities during Phase One focused on the identification and selection of four cattle breeders' cooperatives in the southern milk shed. Following the selection, a training needs assessment was completed and initial training in basic cooperative organization and improved cattle management was conducted to introduce the cattle owners to new techniques and ensure that they are ready to commit to forming cattle cooperatives.

3.1.3 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 foundation 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, results of which are discussed in section 1.1 above. This study found illiteracy and insufficient assets to be key components limiting access to financial products. In addition, this study found an increasing preference of many Rwandans for SACCOs and informal savings groups.



3.1.4 Program Element 3: Behavior Change and Communication

The Behavior Change and Communication (BCC) strategy and resulting interventions remains a crucial 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.

KAP Survey and BCC Strategy Development

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

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.

used to shape activities successfully implemented. Examples of recommendations used during the first phase of *USAID Ejo Heza* implementation include:

- *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.

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 work plan 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.

Innovations in BCC: Use of Information Technology 4Development (IT4D)

With a national mobile phone penetration rate of 49% in October 2012³, *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 from listeners. This innovative use of technology will allow for a continued mobile “conversation” between *USAID Ejo Heza* and beneficiaries, as well as enabling a way to measure listenership and comprehension of Behavior Change messages.

³ RURA Website, 6th January 2013

3.1.5 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, with the majority of the training focusing on health and hygiene topics.



**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

Food Utilization

Results from the initial KAP survey revealed almost all respondents were consuming a diet consisting mostly of 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 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. But as with many new behaviors, change is gradual. *USAID Ejo Heza* will continue to address these constraints.

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

**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*¹, 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.

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.

3.1.6 Strategic Partnerships

Close Collaboration with Government Counterparts

USAID Ejo Heza senior staff are active members of multiple working groups led by respective Rwandan Ministries, including the Agriculture Sector Working Group led by the Ministry of Agriculture (MINAGRI), the Financial Sector Working Group under the Ministry of Finance and Economic Planning (MINECOFIN) and the Nutrition Technical Working Group under the Ministry of Health (MoH). Staff has also participated in the National Dairy Strategy development and will attend the MINAGRI Dairy Sub-sector Working Group. Most recently, *USAID Ejo Heza's* COP presented the Nutrition Strategy to the newly created MINAGRI Sub-Sector Working Group on Nutrition.

USAID Ejo Heza senior managers have also been recognized for their long experience in the microfinance sector and have been requested to serve on the National Financial Education Strategy Consultative Committee hosted by Access to Finance Rwanda in collaboration with MINECOFIN, as well as the Rwanda Cooperative Agency Technical Committee for the newly launched Institute for Entrepreneurship, Cooperative Development and Microfinance. On its own initiative the program also launched an informal Financial Education Practitioners' Forum, which meets periodically to share experience, tools/methods and lessons learned in promoting financial education.

USAID Ejo Heza Objectives support MINAGRI's Agricultural Strategies

The direction of the Ministry of Agriculture (MINAGRI) has been guided by its Strategic Plan for Transformation of Agriculture (PSTA) for the past decade. Currently, the third version is under development in collaboration with key stakeholders. *USAID Ejo Heza* was originally designed with and endorsed by MINAGRI and aligns with both the strategic vision and objectives of the GoR and fits well within both the EDPRS⁴ II and PSTA III.

Similarly to *USAID Ejo Heza*, the PSTA III's overarching national objective is "to increase rural household incomes...leading to improved nutritional levels". With this as the framework, *USAID Ejo Heza* has specific activities squarely aiming to contribute to reaching these results, as demonstrated through the illustrative text box above.

Close Collaboration with other CHF International Rwanda programs

CHF International is managing three USAID grants in Rwanda—the largest is the PEPFAR funded **USAID Higa Ubeho** program which focuses on Orphans and Vulnerable Children (OVC) and People Living with/Affected by HIV/AIDS (PLWHA). USAID/Higa Ubeho is designed to support three strategic objectives including: increasing vulnerable household access to quality health and social services; improving household resilience through economic, nutritional, and social services; and strengthening civil society capacity for health and social service provision.

The second largest program is the Feed the Future funded Rwanda Integrated Improved Livelihoods Program (IILP), or **USAID Ejo Heza**. Launched in 2011, it has been designed to improve the livelihoods and food consumption of 75,000 of Rwanda's very poor, particularly

⁴ Economic Development and Poverty Reduction Strategy II

women, by building the capacity of low income households to access financial services necessary to grow their rural enterprises, as well as assist financial service providers to develop and deliver effective products to the rural market. With USAID Feed the Future funding, CHF International intensifies support in building demand for market-based financial services through financial literacy and basic literacy and numeracy, while expanding access to business development and agricultural extension services.

The third is a smaller strategic grant out of USAID Washington through the Cooperative Development Program—The **Enabling Market Integration through Rural Group Empowerment (EMIRGE)** program began on October 1, 2010 with an overall goal to raise member income of 30 cooperatives through improved market integration over the 5-year program to be implemented in Mongolia and Rwanda.

USAID Ejo Heza provides Training and Resources to Other Organizations

USAID Ejo Heza has created Rwanda-relevant training materials, as well as undertaken fresh surveys and research of many under-served regions of the country. In putting together much of this material, *USAID Ejo Heza* has focused on not only ensuring that these materials are available and accessible by staff and partners, but also by other organizations working in Rwanda and the Rwandan Government. To date, Trainings have been open to GoR and peer NGO participants at the National and District levels in nutrition, improved agricultural techniques and financial education.

Examples of sharing include: open invitation to attend Financial Education Master Trainings; translation of all core Microfinance Opportunity Financial Education modules into Kinyarwanda for public use; offer of SAVIX MIS training to savings group promoters, and initiating the Financial Education Practitioner forum, among others.

USAID Ejo Heza also has a Memorandum of Understanding with the Association of Microfinance Institutions in Rwanda (AMIR) to co-host trainings and forums related to the microfinance sector.

Leveraging Other USAID and Feed the Future funded Implementing Partners

Due to the broad scope of activities included in the IILP program, senior management began to seek out other USAID partners to establish collegial relationships and investigate how to leverage other USAID investments to better serve the rural population with specific expertise that the existing team may not possess. To date, *USAID Ejo Heza* has met with the majority of contractors and/or grantees and due to natural alignment, has established close ties with the USAID Rwanda Dairy Competitiveness Project II (FtF), USAID Post Harvest Handling Project (FtF), and EDC's Akazi Kanoze program (PEPFAR), which focuses on youth employment and is moving into the southern Districts. Future alliances may well be with both the USAID Feeder Roads Project (FtF) due to strategic access to rural communities and markets and the USAID Fertilizer Privatization Project (FtF) as their program progresses.

In the microfinance sector, *USAID Ejo Heza* will link with other recipients of USAID Rwanda—such as, AMIR, Banque Populaire de Rwanda (BPR) and Urwego Opportunity Bank (UOB) to support rural finance initiatives. Additionally, *USAID Ejo Heza* may be linked into triad collaboration with USAID Rwanda, VISA and MINAGRI, as opportunities arise.

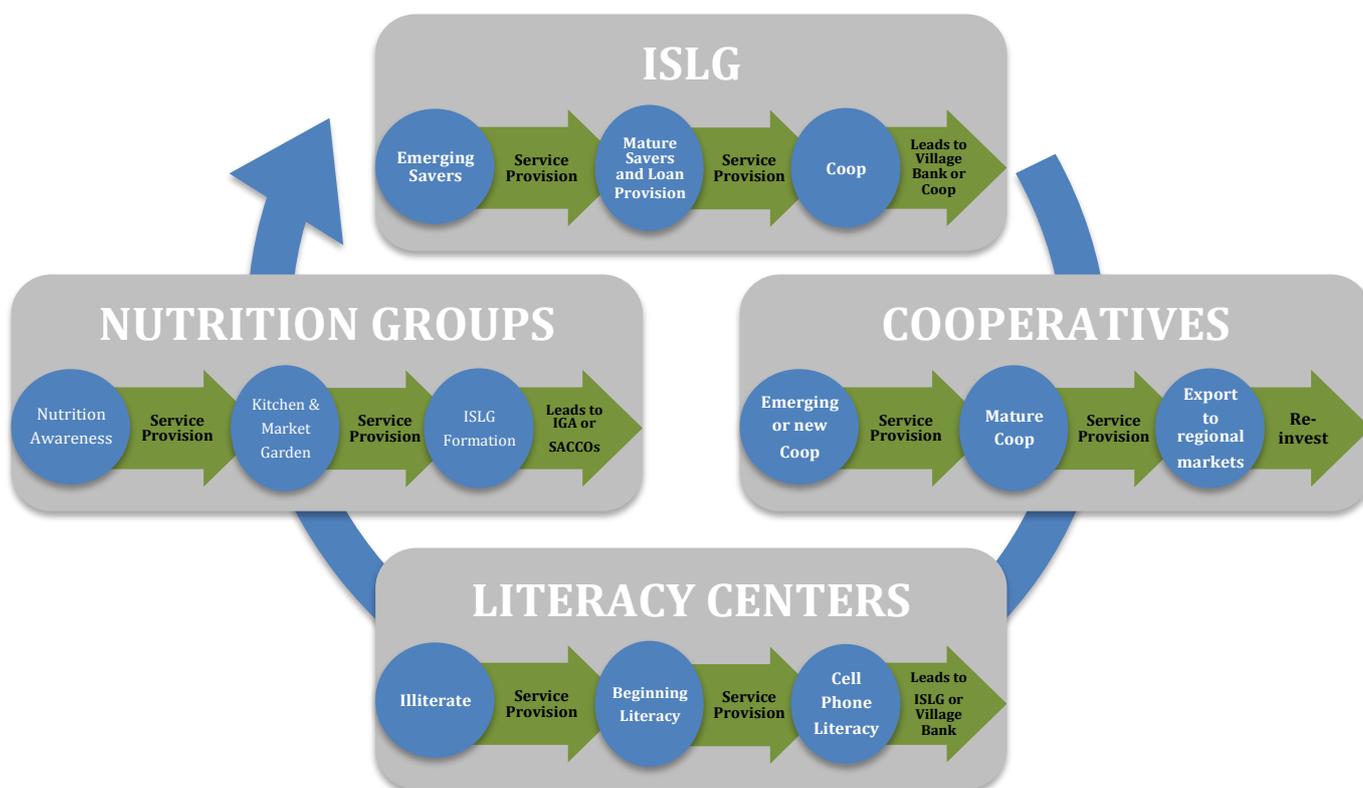
3.2 Key Challenges and Program Solutions

Implementations of Phase One allowed numerous learning opportunities and realistically phase in program elements. 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 poverty levels in the target rural communities, and people's capacity to engage in enterprise development. The need to first assist in developing the basic skills necessary to create and maintain small enterprises caused the team to postpone 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.

Figure 1: Beneficiary Pathways



Through this discovery, *USAID Ejo Heza* started thinking about “beneficiary pathways” (see Figure 1 above), 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 from Phase One are now ready to 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 rapidly scale up the program.

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 Phase One challenges *USAID Ejo Heza* faced and the solutions that the team implemented to ensure continual and successful implementation.

Table 1: USAID Ejo Heza Program Challenges in Phase One

Challenge	Phase One 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 <i>USAID Ejo Heza</i> Staff—BCC, Value Chain and Financial Services Officers
Poverty levels and the low number of enterprises in rural areas, resulting in a focus on basics during Phase one.	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 now poised to cultivate entrepreneurial initiatives by members allowing a percentage access and use of formal financial services.
Format, timing and curriculum of traditional literacy trainings difficult for some participants	<ul style="list-style-type: none"> •New curriculum, using practical functional day-to-day activities, improves retention of lessons created •Drafting of literacy curriculum to add focus on Nutrition, Financial Education, Agricultural Methods and BCC •Introduction of Cell Phone Literacy Modules in 2013
Limited expertise in Dairy Value Chain activities	<ul style="list-style-type: none"> •Research conducted in Dairy Value Chain Activities for target population •Designation of one RPO to lead DVC Strategy •Networking with Land o’ Lakes’ USAID Rwanda Dairy Competiveness Program II

4 Conclusion

USAID Ejo Heza is committed to improving the livelihoods and food consumption of Rwanda’s rural poor, especially women by utilizing an integrated approach that incorporates activities from four key program elements (refer to figure 1). These program elements: increase demand for financial services, increase supply of financial services, behavior change and marketing, and health and nutrition fall in line with and support the priorities of the GoR’s EDPRSII and PSTAIII. In addition to the integrated approach, Phase I achievements can be attributed to strategic partnerships and collaboration with the GoR and its Ministries.

The *USAID Ejo Heza* team faced several challenges throughout Phase 1, but developed concrete solutions through a learning process. This process strengthened the program and shaped the activities that lead to numerous achievements.

During Phase I *USAID Ejo Heza* reached over 15,000 rural Rwandan Households in the eight participating districts. With assistance from four RPO’s: ADEPR, AEE, CARITAS, and DUHAMIC-ADRI, 1,200 “Be the Change Volunteers” (BCVs) were trained through the cascade training method and 702 ISLGs were formed with 45% of these opening a bank account. Additionally, 27,900 Rwandan’s accessed agriculture extension services, and 4,858 kitchen gardens were established. Despite initial challenges, Phase I is marked by many successes that *USAID Ejo Heza* will continue to build upon throughout the implementation and scale-up of the program.

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