

January 29, 2016



Martin Fischer
Agreement Officer, USAID

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

Dear Mr. Fischer,

On behalf of Global Communities I am pleased to submit our quarterly report for the above mentioned agreement. This report summarizes activities undertaken from October 1, 2015 – December 31, 2015.

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

Sincerely,

A handwritten signature in blue ink, appearing to read "Randy Lyness". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Randy Lyness
Director of Program Operations
International Operations

Cc: Patrice Hakizimana, AOR, USAID/Rwanda
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John Ames, Chief of Party, Global Communities/Rwanda
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Quarter 1 Report FY 16



ISLG members during the event of sharing out livestock, Nyaruguru District, December 2015.



Rutsiro Youth celebrating 2015 National Saving week and youth product launch

Integrated Improved Livelihoods Program (IILP)

Country: Rwanda

Donor: USAID Feed the Future

Award Number:

AID-696-A-11-00008

Reporting Period:

October 2015 to December 2015

Submitted To:

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Name of Project	Integrated Improved Livelihoods Program (IILP)
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1 Acronyms and Abbreviations

ADEPR	Association des Eglises de Pentecôte au Rwanda
AEE	African Evangelical Enterprise
AOR	Agreement Officer's Representative
BCC	Behavior Change and Communication
BCCSM	Behavior Change Communication and Social Marketing
BCV	Be the Change Volunteer
BDS	Business Development Services
CBOs	Community Based Organizations
CFI	Community Financing Initiative
CHW	Community Health Worker
DUHAMIC- ADRI	Duharanire amajyambere y' icyaro
EDPRS II	Economic Development And Poverty Reduction Strategy II
ETL	Extending The Link
FFS	Farmer Field Schools
FO	Farmer Organization
FtF	Feed the Future
FY	Fiscal Year
GALS	Gender Action Learning System
Ha	Hectares
IFDC	International Fertilizer Development Center
IILP	Integrated Improved Livelihood Program
ISLG	Integrated Savings and Lending Groups
LOP	Life of Project
MCC	Milk Collection Center
MFI	Microfinance Institution
MINEDUC	Ministry of Education
MINECOFIN	Ministry of Finance and Economic Planning
MIS	Management Information Systems
MSME	Micro, Small, and Medium Enterprise
PPF	Provincial Partners Forum
RPO	Rwanda Partner Organization
Rwf	Rwanda Francs
SACCO	Saving and Credit Cooperative
SAVIX	Savings Groups Information Exchange
SCI	Save the Children International
SG2015	Savings Group 2015
TOT	Training of Trainers
USAID	United States Agency for International Development
USG	United States Government
USGLC	US Global Leadership Coalition
WFP	World Food Program

2 Executive Summary

During the first quarter of fiscal year (FY) 2016, USAID Ejo Heza activities continued to improve the livelihoods of program beneficiaries and influence their neighbors. Community Finance Initiative (CFI) trainings were carried out during this quarter, ending the sixth intake of adult literacy classes. As the phase out of USAID Ejo Heza approaches, the sixth intake is the last. The program also provided mentorship to Micro, Small, and Medium Enterprises (MSMEs). In addition, the USAID Ejo Heza team organized a savings campaign, provided small livestock to poor families, and supported water harvesting and trainings on food recipes.

In terms of financial services, the program continued to deliver financial trainings using the CFI approach. The program helped integrated savings and lending groups (ISLGs) to comply with the ISLGs methodology, and organized share out activities for the mature groups. During the share out events, ISLG beneficiaries testified how ISLGs helped them build household resiliency and participation in social activities. To facilitate financial sector innovation, the technical team conducted a Savings Campaign and launched a fourth financial product called the “youth saving product”. Program beneficiaries are currently benefiting from the financial products developed by USAID Ejo Heza in partnership with microfinance institutions (MFIs). For the adult literacy program element, intake six is complete, and literacy learners passed the final examination. For the 5,829 people who took the final examination, the passing rate was 87%. As a post-literacy service, the program provided business development services (BDS) training to 160 young adult literacy graduates to empower them with entrepreneurship skills.

To strengthen the extension services and BDS, the program provided refresher training to farmers on maize and beans through farmer field schools (FFS). Some agriculture cooperatives signed supplying contract with the World Food Program (WFP). The program completed the second phase of coaching and mentoring of MSMEs, resulting in tight linkages between entrepreneurs and MFIs, and the initiation of new income generating activities.

Health and nutrition are cross-cutting services which are provided to all program beneficiaries to improve their well-being. These services include water access, sanitation, and hygiene (WASH) trainings, provision of WASH kits to community health workers (CHWs) and be the change volunteers (BCVs), distribution of tanks for water harvesting, provision of small livestock to poor families, and cooking demonstration training sessions and kits.

The program carried out other activities intended to reinforce existing partnerships with central and local governments and civil society and private sector organizations. These activities included participation in province/district meetings, facilitating an Agreement Officer’s Representative (AOR) field visit, attending regional horticulture events, meeting with the WFP, supporting the Extending The Link (ETL) in agriculture footage, facilitating a US Global Leadership Coalition Field visit to the Nyanza District, and participating in the Savings Groups 2015 Conference in Lusaka, Zambia.

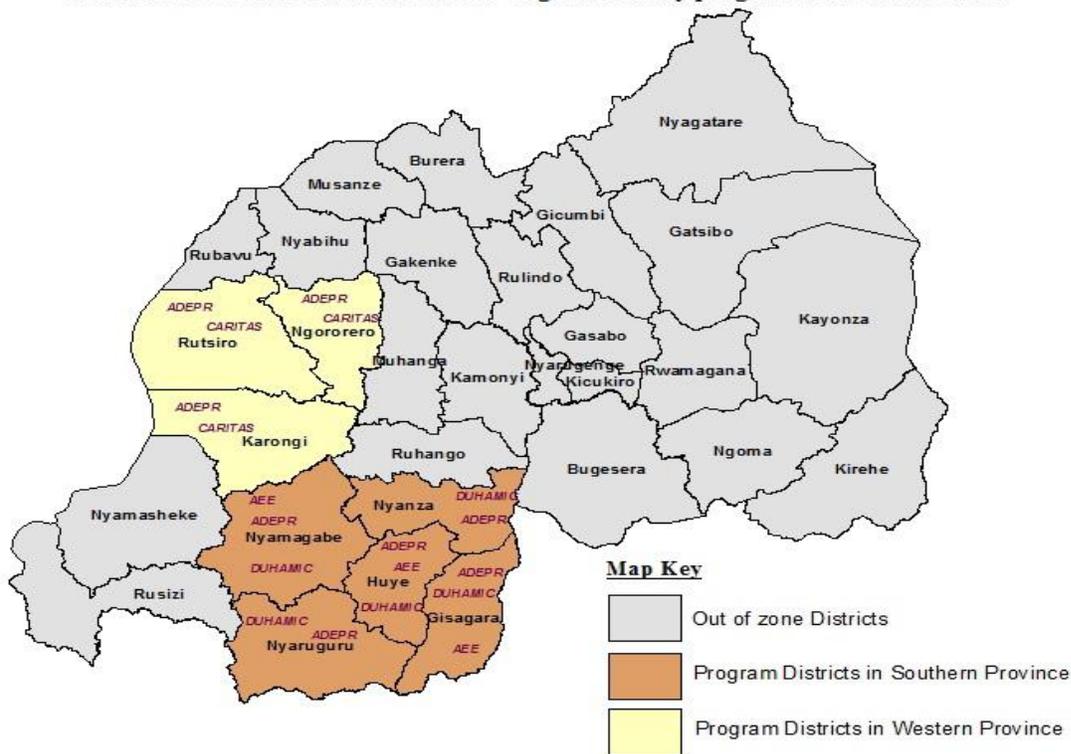
3 Introduction

Global Communities’ Integrated Improved Livelihoods Program (IILP), locally known as USAID Ejo Heza (Kinyarwanda for “Brighter Future”), is a five-year program running from 2011 to 2016, funded by the USAID Feed the Future initiative. USAID Ejo Heza seeks to improve the livelihoods and food consumption of 75,000 of Rwanda’s very poor, particularly women. The program’s activities are centered on four main components: increased demand for financial services, increased supply of financial services, behavior change and social marketing, and health and nutrition.

Geographic Coverage

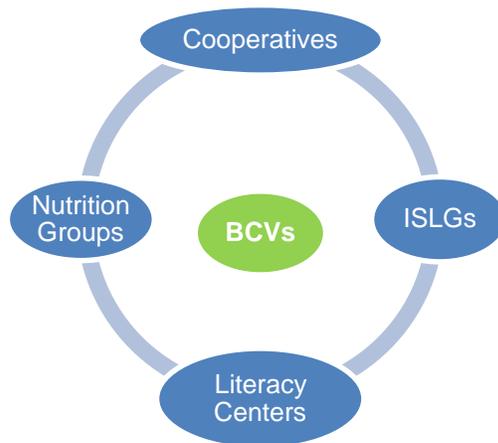
The USAID Ejo Heza program covers eight districts of the Southern and Western Provinces of Rwanda, as shown in the map below: Nyaruguru, Nyanza, Huye, Nyamagabe, and Gisagara in the Southern Province, and Rutsiro, Karongi, and Ngororero in the Western Province.

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



Partnerships with Local and International Civil Society Organizations

USAID Ejo Heza works with four local, Rwanda partner organizations (RPOs), DUHAMIC, CARITAS, AEE, and ADEPR, and one international organization, Save the Children, which partners with Global Communities on nutrition activities. Global Communities and Save the Children provide technical leadership on the program, transferring knowledge, skills, and tools to assure consistent quality services to program beneficiaries across the area of operation. The local RPOs implement the program on the ground, working directly with local authorities and community volunteers to deliver services through the program entry points: adult literacy centers, ISLGs, cooperatives, and nutrition groups.



Mobilization of the community by RPOs: The RPOs mobilize and organize community members into these groups for entry into and participation in program activities.

Financial services: Activities around increased demand for financial services are conducted through ISLGs. These are savings groups composed of about 25 members who voluntarily come together to save and borrow money amongst themselves. Currently the USAID Ejo Heza program has 2011 ISLGs in its districts of operation. Supply-side activities include market research and product development to promote financial products and services that are suitable to rural populations.

Agriculture: Activities in agriculture are conducted through cooperatives and focus on the three main value chains of maize, beans, and dairy. Currently the program has 44 cooperatives participating in these value chains. FFSs that average about 30 members each are found within each cooperative. FFS is a method used to provide practical demonstration to the community on improved agriculture and extension techniques.

Literacy: Adult learners are taught how to read and write through 400 literacy centers organized across the 8 districts. ADEPR is the lead implementing organization in literacy and now has 800 literacy teachers and 16 super BCVs committed to the program across the literacy centers. Each center averages 50 learners per intake, with the program facilitating two intakes per year. Basic literacy modules incorporate learning around all the program components: agriculture, nutrition, financial education and financial services. Practical lessons such as cell phone literacy are also incorporated.

Nutrition: Activities in nutrition are organized around nutrition groups. These groups provide a channel through which community members can learn about better methods of food utilization and cooking for healthier diets. Beneficiaries use their knowledge within their own households and share with their neighbors through the establishment of kitchen gardens. Nutrition groups average 30 members, and to-date the program has mobilized 249 nutrition groups.

Be the Change Volunteers (BCVs): BCVs are typically community members who are volunteers and self-selected to facilitate change within their communities. All BCVs are selected from their

community groups and are then trained to support their groups in training and mentorship. To-date, the program has about 2102 BCVs supporting the implementation of program activities in ISLGs, cooperatives, and nutrition groups. The use of BCVs is a sustainability strategy that assures continuity even after the USAID Ejo Heza program ends since skills and knowledge are already being transferred to capable community members.

4 Implementation Activities by Program Objective and Expected Results

USAID Ejo Heza activities are implemented based on four program components: increased demand for financial services, increased supply of financial services, Behavior Change Communication (BCC), and health and nutrition. During quarter one of FY16, USAID Ejo Heza accomplished the following activities and achieved the following results.

4.1 Program Element 1: Increased demand for financial services

Financial education: The CFI approach continues to be the preferred and most effective way of increasing financial literacy aptitudes. During this quarter, trainings mainly focused on improving the ISLGs' financial performance activities for decision making in expense prioritization at the family level. The program also supported beneficiaries in organizing share out events in the Nyaruguru and Karongi districts. The groups bought small livestock for each member (goats or pigs) and invited local authorities to celebrate their achievements.

Improving basic literacy and numeracy: During this quarter, the program completed intake six; all learners passed the final examination organized by the Ministry of Education (MINEDUC). Out of 6,404 people enrolled for intake six of the literacy course, 5,829 (91%) finished the six month course and sat for exam. There were 575 (9%) drop outs, and the passing rate was 87%.

Access to business development and extension services: The technical team followed up with established FFSs to ensure that farmers are applying what they learned from the FFS training tools. In total, 637 FFSs are currently in place, and farmers are requested to record and apply each activity done together as a group. In the dairy value chain, breeders artificially inseminated their cows to improve the cows' genetics and increase productivity and profitability. Technical support and coaching in cattle management, milk handling, and hygiene continued to be provided. In BDS, a total of 243 MSMEs were supported and coached in improving their businesses.

4.2 Program Element 2: Increased supply of financial services

In order to strengthen the savings activities and ensure their sustainability after USAID Ejo Heza, the program supported the linkage of saving groups to various MFIs. The development of the youth saving-targeted financial services product was completed, and the product officially launched in October. Four financial products already developed by USAID Ejo Heza in collaboration with financial institutions are currently in use. In Rutsiro District, the program organized the 2015 Savings Campaign with the key theme of promoting a savings culture.

4.3 Program Element 3: Behavior Change Communication and Social Marketing (BCCSM)

USAID Ejo Heza has adopted the use of BCCSM to increase awareness of all the program elements among the targeted populations. Through campaigns and material production, the program used targeted messaging to reinforce the adoption of best practices in financial services, agriculture, BDS, and health and nutrition.

During this quarter, through a radio program, BCC messaging on health and nutrition focused on the role of small animals in improving the intake of animal proteins and improving the livelihoods of poor families. The team also supported other BCC activities such as the BCV learning trip, the

national saving week campaign and youth saving product launch, as well as the development and production of corresponding materials.

4.4 Program Element 4: Health and nutrition

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

In response to external evaluation recommendations and the SPRING Program (implemented by John Snow, Inc.) recommendations, the program continues to support WASH activities, water harvesting, and the promotion of animal protein consumption by providing small livestock to poor families. Other activities include but are not limited to kitchen garden rehabilitation, food recipes training, and the distribution of cooking kits for demonstration sessions.

5 Progress Report by Program Objective or Result Areas

5.1 Program Element 1: Increase Demand for Financial Services

Under this component, USAID Ejo Heza addresses the demand-side issues that limit the use of financial services. These services improve livelihoods and food consumption by promoting savings and credit usage, as well as financial literacy and functional literacy, all while expanding access to business development and agricultural extension services. Results and progress for FY16 under this element are provided below.

5.1.1 Promoting ISLGs

The program has exceeded the life of project (LOP) target on ISLGs to be created. The team continues to provide technical support to savings and lending groups through monitoring and follow-up activities, especially on compliance with ISLG methodology and other managerial skills. In this quarter, more than 75 groups in 4 RPOs were sampled and visited to assess progress amongst savings and lending activities and ability to share out. Assessments indicate that most ISLGs comply with ISLG methodology. Beneficiary appreciation of ISLGs is summarized below:

- ISLGs are considered to be a strategic solution that allows poor people to access and use locally available financial services.
- ISLGs help members improve their family's welfare and living standards as a result of easy access to loans and the use of loans to invest in different income generating activities, family assets, and inputs that increase agricultural production.
- ISLG members have been able to buy small animals (goats, pigs, hens, rabbits) and cows as productive assets that also produce organic manure, which is used to increase soil fertility and agricultural production.
- Beside basic household needs, ISLG members have been able to pay school fees for their children, pay for health insurance, and improve their shelters.
- ISLGs have also contributed a lot to improving nutrition. Families are able to buy nutritious foods not produced in home farms, as well as small animals that produce fertilizer and give protein to family members' diets. Loans from ISLGs contribute to building kitchen gardens that become a source of income when people sell vegetables.
- Beyond economic benefits, ISLGs also contribute to ensuring peaceful livelihoods and sociability among communities, building teamwork and partnerships among members where people work with their neighbors to resolve problems they face in their daily lives.

With those and many other benefits, ISLGs are highly appreciated by local authorities and communities as a powerful tool for development.

ISLG share out in the Southern Province and achievement celebrations in the Western Province

In this quarter, we supported share outs for 11 ISLGs (7 in Nyaruguru, 4 in Karongi, Mubuga), during which 275 beneficiaries shared out. During this event, beneficiaries brought their achievements to one central place to share with local leaders and their community what they achieved and how savings groups have changed their lives for the better since USAID Ejo Heza

started. Most groups bought small livestock for each member (goats or pigs) and invited local authorities to celebrate that great achievement together.

The intervention of USAID Ejo Heza and other district partners in Nyaruguru District, ranked the fourth poorest district in 2010 with 61% of its population under the poverty line, recorded a remarkable socio-economic change which brought the district's poverty rate to 47% in 2014. This progress brings Nyaruguru closer to the target rate of under 30% by 2018 that is stated in the Economic Development and Poverty Reduction Strategy II (EDPRS II). USAID Ejo Heza program beneficiaries who are members of seven ISLGs that shared out their savings contribution on December 1st, 2015 testified to this economic change. Within a period of four years, these beneficiaries managed to buy 19 cows, 78 goats, 45 pigs, and 9 small plots of lands for agricultural activities equivalent to Rwf 10,150,305. The group members also managed to pay for family health insurance, school fees for their children, and start small income generating activities using loans from the ISLGs' loan funds.



ISLG members share out livestock presentation



According to Madam Immaculate, the group leader, “our group is called UMUCYO started in 2012, We joined the USAID Ejo Heza Integrated Savings and Lending Group program two years ago and formed a savings group when we were desperate and very poor women in the village.

We started contributing Rwf 1,100 (1.47 US \$) per month which is Rwf 275 per week. After two years I bought a cow which later calved, I sold the calf to fully pay the loan from group and now I am selling 5 liters of milk per day which brings me Rwf 1,500 per day. We are 21 members, mostly women. Seven of us have acquired cows, others goats and pigs and we will continue with this group even after the Ejo Heza close. In this new cycle we will increase our contribution from Rwf 275 to Rwf 1100 per week, so that we increase loan fund to lend to the group members. Our goal for new cycle of 2016 is to buy a plot of land with a house for business.”

5.1.2 Increasing Financial Literacy

In this quarter, the financial services team continued to support RPOs in delivering financial education using the CFI approach. The training was mainly to improve financial performance activities of the ISLGs so that beneficiaries can be the best money managers and meet their previously set targets. Participants promised to apply the skills and knowledge acquired in their daily operations. In total, 280 BCVs are currently training their respective groups using the CFI approach.



ISLG members during the CFI training session, Huye November 2015

5.1.3 Increasing Basic Literacy and Numeracy

Through ADEPR, which is implementing the adult literacy program, USAID Ejo Heza continues to provide basic literacy training across 400 centers in the eight districts covered by the program. During this quarter, learners from intake six passed the final examination, while BDS training sessions continued to be provided to 160 young adult literacy graduates.

Closing of intake six

In December 2015, ADEPR collaborated with District Education Officers to provide the final examination to all adult literacy learners who finished six months of adult literacy courses. This group included intake six from 400 literacy classes across the eight districts of USAID Ejo Heza operation zone. Results show that among the 5,829 learners who participated in the exam, 5,072 (87%) succeeded, meaning these learners scored at least 50 marks, and the dropout was 9%.

In total, USAID Ejo Heza has supported 37,195 literacy learners since 2012 in reading, writing, and counting. Note that all these graduates successfully passed the national examination organized by the Ministry of Education. Any other program involved in economic development in Rwanda should consider illiteracy rates as an inhibiting factor and include services to tackle this issue. The table below shows detailed literacy results for each district.

District	The total number of learners enrolled			Learners who dropped out			Learners who did the final exam			Learners who graduated (passed the exam)			Passing rate		
	M	F	Total	M	F	Total	M	F	Total	M	F	Total			
Ngororero	205	563	768	25	48	73	180	515	695	160	391	551	79%		
Nyanza	253	420	673	13	27	40	240	393	633	191	332	523	83%		
Gisagara	296	645	941	9	23	32	287	622	909	286	616	902	99%		
Huye	196	443	639	12	13	25	184	430	614	184	430	614	100%		
Nyamagabe	171	550	721	17	50	67	154	500	654	133	406	539	82%		
Nyaruguru	207	826	1033	51	124	175	156	702	858	129	587	716	83%		
Karongi	206	459	665	16	35	51	190	424	614	129	307	436	71%		
Rutsiro	308	656	964	38	74	112	271	581	852	245	546	791	93%		
TOTAL			6,404			575			5,829			5,072			
						Rate				9%				Overall Rate	87%

Follow-up of BDS training for young adult literacy graduates

In October 2015, USAID Ejo Heza started BDS and entrepreneurship training for 160 young literacy graduates in 8 sites scattered among the 8 districts of the USAID Ejo Heza working zone. Training materials were distributed to the trainees and their facilitators in all sites. Materials included BDS member books, notebooks, pens, self-adhesive paper, markers, and handbags. During a 12 week period, the participants will cover 9 topics related to business management and entrepreneurship principles. To ensure that the training is going as planned, the technical team conducted the field visits and met with the trainees. In general, the trainings are going well and will help the trainees polish their businesses and have a clear idea of how to be a good entrepreneur. It was also observed that some of the trainees belong to saving groups located in their villages, and that others formed new saving groups (5 new ISLGs) during the BDS training that are now operational. For the newly formed saving groups, members suggested that they receive ISLG kits and trainings on ISLGs. It is expected that BDS and entrepreneurship trainings for young literacy graduates will end in January 2016.



Young adult literacy graduates during the BDS training session

5.1.4 Expanding Economic Opportunities through Business Development and Extension Services

Enhancing productivity through extension services

Follow-up of Agriculture Season 2016 A

During the 2016 A agriculture season, the program organized two season launches in different periods due to the delayed rain, one in September and one in October 2015. For this second round, the season was launched was done on October 12th, 2015 in partnership with Abakoranamurava Cooperative for Gisagara district, the local authorities, and Global Communities.



Launch of Agriculture Season 2016 A in Save sector, Gisagara District at Abakoranamurava Cooperative

In Gisagara, the season launch was officiated by the Vice Mayor of Economic Affairs Mr. Eson Hategekimana, and was done in Save Sector. Members of the Abakoranamurava Cooperative were encouraged to modernize their profession. The representative of Global Communities USAID Ejo Heza, Mrs. Adorata Uwamariya, emphasized the use of modern farming methods to increase agriculture production which in turn would improve farmers' income (note that this season was disturbed by the late onset of rains, and that the Abakoranamurava Cooperative was linked to the qualified inputs supplier TUBURA who provided improved seeds and fertilizer).

Follow-up the established FFSs

With the purpose of advising farmers on improving crop husbandry practices in season 2016 A, field visits were conducted in different beneficiary cooperatives located in the Southern and Western Provinces. Field visits were conducted in Duteraninkunga Mukindo, Abakoranamurava Save, Abishyizehamwe Rwonjya, Abishyizehamwe Ngera, KOAMI Ngera and Twiyubake bahinzi ba Gasumba, KOABIBIKA, Duhuzamaboko Gasura and Kundumurimo Munyarwanda.

These cooperative have established FFSs during agriculture season 2016 A, and in total 637 have been well established by RPOs. There are 407 maize FFSs, and 230 beans FFSs. Farmers have been mobilized to record each activity and to share their experiences with their neighbors. These FFSs were established using the demo kits (macro- and micronutrients from inorganic fertilizers) provided by the International Fertilizer Development Center (IFDC). All established FFSs are growing well except in the Mwogo marshland where the floods were uncontrollable, as pictured below.



FFS for maize/beans in Mukindo Sector, Gisagara District



Flooded Mwogo marshland, Nyanza District



During November 2015, all maize and beans FFSs visited grew well, even if they were established late due to the delayed rain. Throughout the field visits, the market for planted commodities was assessed. In general, assessments found that the cooperatives were well prepared, and that 11 of them have market contracts with the WFP, while one cooperative (KOAMI Ngera) has two outlets in two different cells as agricultural dealers. In these two cells, KOAMI sells agricultural inputs (fertilizers and improved seeds), which helps farmers access these inputs easily, benefitting not only KOAMI's interests, but also the interests of local communities.



KOAMI members buying agriculture inputs



Dairy value chain development

During this quarter, USAID Ejo Heza continued to support cow breeders in cattle management and milk handling to ensure that the benefits of dairy farming are maximized. Key achievements included artificially inseminating 48 cows, linking breeders to milk collection centers (MCCs), and initiating savings activities within cooperatives to increase their financial capacity. The collected amount will serve to solve emergency issues and take care of cows by paying for veterinary services and fodder provision. The Giramata Mworozu cooperative is now managing an MCC with the capacity to collect between 1200 and 1350 liters a day.

Supporting income diversification through BDS

During this quarter, the MSMEs coaching and mentoring program focused on business operation, business and family, business environment, the characteristics of a good entrepreneur, the process of getting new business ideas, marketing strategies, and costing and pricing products/services. Record Keeping and how to elaborate a business plan. Phase II was completed with a total of 243 MSMEs. As a result of business mentorship, a total of 2,140 MSMEs have been supported and coached in improving their businesses. This was done in two phases, the first spanning from May to July 2015 and the second one from September to November 2015. The participation rate is encouraging, as out of the 2,225 expected participants, 2,140 participated, of which 69% (1,474) were women.

Beneficiaries that business mentors facilitated MSMEs to properly manage their businesses and initiate new income generating activities. Mrs. Verene Nyirakamonyo, one of the entrepreneurs visited by the M&E team leader, started a new business of making t-shirts for babies. She plans to expand her business after getting the required capital. *“I am no longer depending to my husband for feeding the family and I contribute also to other family expenses and investment”* Said Verene.

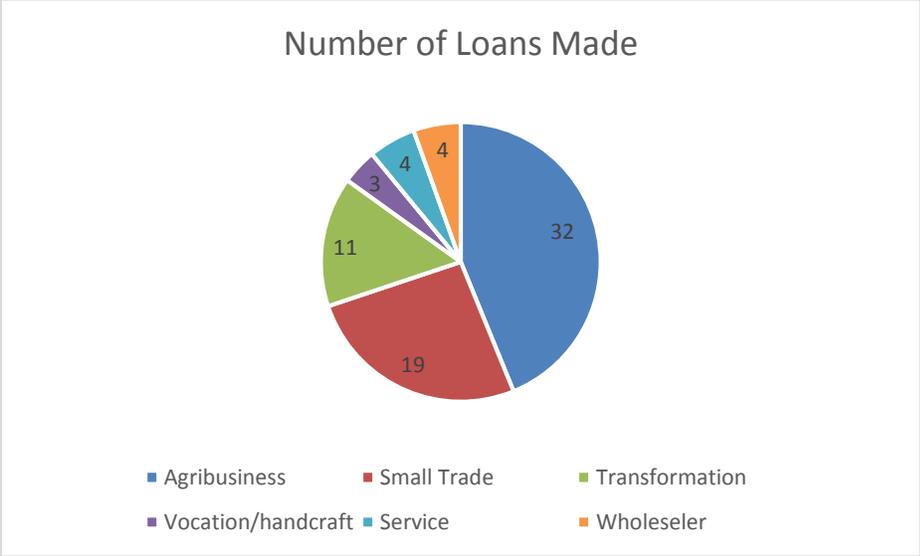


Verene Nyirakamonyo (tailor) is one of the beneficiaries of BDS being visited by the Global Communities USAID Ejo Heza M&E team leader

Results of business mentorships

➤ **Number of loans made**

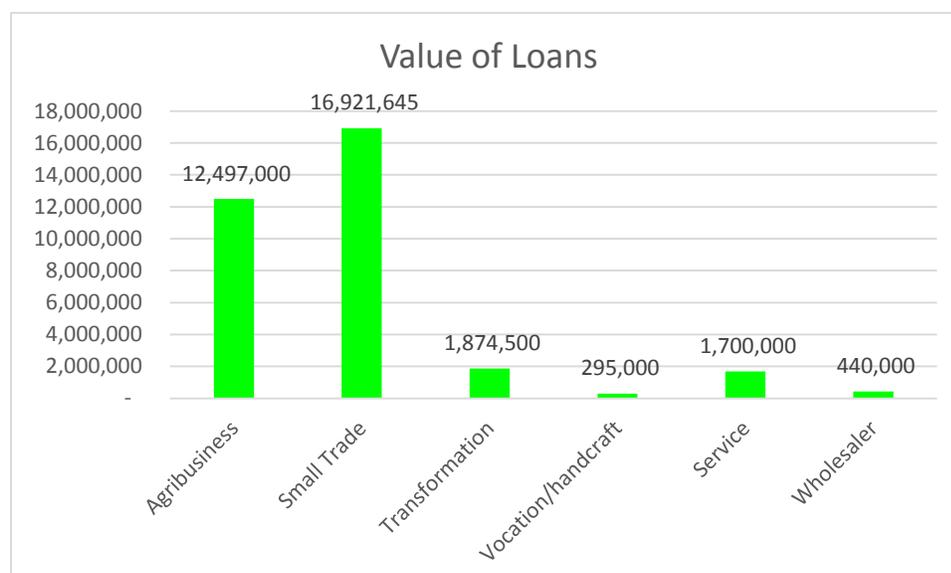
After receiving training, beneficiaries submitted 73 projects for loans with a value of Rwf 33,728,145, as shown in the chart below. The business mentors helped strengthen the beneficiaries in business development and management, helping them to expand their businesses.



It is important to note that the work of business mentors was not to encourage MSMEs to take loans, but to develop their skills and linkages with financial institutions and to change beneficiaries’ mindsets to see opportunities to expand their businesses and explore new ventures.

This, in turn, pushed them to request loans from different financial institutions present in their area.

➤ **Value of financed projects (in Rwf)**



As highlighted by the above chart, among financed projects the small trade projects received the most finances from financial institutions followed by agribusiness projects, while the vocational and handcraft projects received less financing. It should be noted that the agribusiness projects outnumbered the others, but the value per project was low. Small trade projects were second most common, but first in value, due to trainings where trainees could look on other opportunities in their regions.

➤ **Projects submitted to MFIs and still waiting for loans**

By the end of November, a number of projects had been submitted to different financial institutions, but were still waiting for responses. 32 projects were submitted to financial institutions, with a value of RWF 39,800,000, including 5 ISLG projects selected for support by the National Women Council. The National Women Council agreed to support these 5 ISLG products by giving loans with a value of RWF 17,000,000.

➤ **Key achievements and lesson learned**

- ✓ Learned and understood how financial institutions help evaluate a business's viability
- ✓ Learned how to conduct a market analysis
- ✓ Learned and understood how businesses are organized; got ideas for and saw the advantages of better structures
- ✓ Built the confidence of MSMEs to conduct their businesses well
- ✓ Impacted beneficiaries in a short time through this approach
- ✓ Saving and credit cooperatives (SACCOs) have been used by beneficiaries more than other financial institutions

- ✓ Strengthened business partnerships and linkages in such a way that business mentors have been inviting representatives of microfinance institutions in their trainings sessions to explain their products and how our beneficiaries could access them. Some beneficiaries have since expanded their projects or come up with project ideas based on inspiration and products from the financial institutions.

Summary of performance against targets for Program Element 1

INDICATOR NAME	LOP targets	Achieved FY15	FY16 Targets	Q1 Achieved FY16	Results to date
IR 1: Improved Agricultural Productivity(USAID IR 7.1)					
# of hectares under improved technologies or management practices as a result of USG assistance (CA, FTF 4.5.2-2)	1,176	1,333	1,333	101	1,434
IR 1.1: Improved access to production and processing practices (USAID IR 7.1.1)					
# of farmers and others who have applied new technologies or management practices as a result of USG assistance (FTF 4.5.2-5)	52,500	44,633	52,500	3,479	48,112
# of farmers accessing agricultural extension services (CHF)	75,000	85,185	85,185	0	85,185
IR 1.2: Improved access to business development services (USAID IR 7.1.2)					
# of MSMEs receiving business development services from USG-assisted sources (FTF 4.5.2-37)	2,000	2753	2753	243	2,996
IR 2.1: Improved institutional capacity of service providers (USAID IR 7.3.1)					
# of private enterprises, producers organizations, water users associations, trade and business associations, and community-based organizations (CBOs) receiving USG assistance (FtF 4.5.2-11)	2,000	2,011	2,011	0	2,011
IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)					
# of people trained in one or more forms of literacy, including basic literacy, basic numeracy, financial literacy (GC)	48,420	59,840	59,840	1,009	60,849
# of people trained in basic literacy (GC)	35,000	31,366	35,000	5829	37,195

5.2 Program Element 2: Increase Supply of Financial Services

USAID Ejo Heza continues to partner with financial service providers including MFIs, SACCOs, and commercial banks to ensure that beneficiaries benefit from their services and develop products that meet the needs of the rural sector to ensure a more inclusive and holistic financial sector.

5.2.1 Supporting linkages between ISLGs and MFIs

During this quarter, the financial services team continued to support RPOs on management information systems (MIS) reporting and data cleaning through field visits and other technical support. The MIS – savix report showed that group members disbursed US \$512,762 in informal loans from their respective members, with a total saving of US \$622,973. The total value of formal loans offered by various financial institutions during quarter one of FY16 is approximately US \$118,380.

5.2.2 Facilitating financial sector innovation

Market research for fifth product INTEGO CREDIT with DUTERIMBERE MFI

During quarter 1, the financial services team continued to partner with the MFI Duterimbere to develop a fifth product. In previous quarters, market research was completed and a prototype was developed and piloted in two branches of Nyaza and Huye. Now, the launching process for this product is planned to start by the end of January 2016. The program had trained 20 new youth facilitators that will expand the ITEGANYIRIZE RUBYIRUKO saving product to 4 new sectors of the Rutsiro District.

Savings campaign and launch of the COOPEC INKINGI youth product “ITEGANYIRIZE RUBYIRUKO” in Rutsiro District

In this quarter, the financial services team worked in partnership with the Rutsiro District Ministry of Finance and Economic Planning (MINECOFIN) to organize a savings campaign event to celebrate world savings day. The goal was to sensitize the local community on the importance of savings under the theme “*Saving, let’s make it culture.*” This annual event was celebrated in Rutsiro District at Mucyebera Stadium. Leading dignitaries who attended included the Minister of Finance, the Mayor of Rutsiro District, and the USAID Ejo Heza Chief of Party. This activity was combined with the launch of the COOPEC INKUNGA youth product “ITEGANYIRINZE RUBYIRUKO”.

Quote on the National Saving Week celebration and youth product launch

Vincent Yamfashije is a 19 year old boy living in Rutsiro district. Vincent commented on the celebration and product launch, saying that *“I had a dream to buy on my own a goat and now I realized my dream. After receiving training on Youth product in August 2015 in Rustiro District by Ejo Heza program in partnership with COOPEC Inkunga, I started saving Rwf 200 per week in my ISLG and I got a loan of rwf 20,000 where I managed to buy a goat at Rwf 20, 000”.*

The achievements of all the financial products developed and launched in partnership between USAID Ejo Heza and formal financial partners are captured in the table below. Achievements are as of December 31st, 2015.

Financial product	# of accounts	Total savings (RwF)
Iga Nawe Account / Duterimber MFI	100	RWF 3,450,362
Intego Account / Duterimber MFI	155	RWF 29,130,608
Savings of youth product / Iteganyirize rubyiruko COOPEC Inkunga	30	RWF 2,309,947

5.2.3 Supporting capacity building

No updates this quarter.

5.2.4 Supporting the expansion of mobile money

No updates this quarter.

Summary of performance against targets for Program Element 2

INDICATOR NAME	LOP targets	Achieved FY15	FY16 Targets	Q1 Achieved FY16	Results to date
IR 2: Increased access to Agricultural Finance (USAID IR 7.3)					
Value of agricultural and rural loans (FTF 4.5.2-29)	\$174,376	\$198,304	\$140,000	\$118,380	\$118,380**
IR 2.1: Improved institutional capacity of service providers (USAID IR 7.3.1)					
% of created and/or supported ISLGs with linkages to financial institutions (GC)	70%	68%	70%		Annually
# of new financial products developed (GC)	5	4	5	0	4
# of loans made by MFIs (GC)	3,600	2,446	3,600	277	2,723
IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)					
# of beneficiaries accessing financial services (GC)	40,000	41,795	41,795	2,160	43,955
# of MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	3,600	3,191	3,600	270	3,461

** Achievements are not cumulative (only for the reporting year)

5.3 Program Element 3: Behavior Change Communication and Social Marketing (BCCSM)

USAID Ejo Heza uses BCCSM to increase awareness of all the program elements. This includes sensitizing populations to the benefits of financial services, improving agricultural production practices, working cooperatively, and improving access to health and nutrition services.

Behavior change communication (BCC) activities in the first quarter of FY16 included messaging activities on health and nutrition and financial services such as:

- Gira Ejo Heza Radio broadcasts on small animals;

- Preparation and organization of USAID Ejo Heza community events such as National Savings Week, BCV exchange visits on financial services, and the launch of the youth saving product; and
- Production of training materials and success stories

➤ **Radio program focused on health and nutrition**

In December 2015, one health and nutrition episode aired on the Gira Ejo Heza radio program to sensitize beneficiaries on the importance of rearing small animals. The overall purpose of the episode was to increase awareness of the importance of small animals in terms of consumption, income generation, and contribution to agriculture production.

The table below summarizes the health and nutrition radio episode aired during this quarter.

#	Episode	Dates Aired
Health & Nutrition		
1	Health and nutrition theme: The role of small animals in improving the intake of animal proteins and improving the livelihoods of poor families through two radio stations (Salus and Isangano).	December 9 th and 11 th , 2015

➤ **Community event and campaign activities**

Two community events were organized this quarter, including 2015 National Saving Week, the youth saving product launch, and the BCV exchange visit.

National saving week and youth product launch event:

This combined event took place on October 28th, 2015 in the Rutsiro District. The theme of the event was “Saving – make it a culture”. In total, around 1,500 people attended the event and have been sensitized on the importance of saving and the purpose of the new youth product developed by the program in partnership with Coopec – Inkunga. This number includes program beneficiaries, district leaders, USAID Ejo Heza senior managers, Rutsiro youth, and other people.



Rutsiro youth celebrate 2015 National Saving Week and the youth product launch

BCV learning trip at COOPEC INKUNGA

BCVs from Rutsiro District visited COOPEC INKUNGA to learn more about the financial product for youth that COOPEC INKUNGA recently created in partnership with USAID Ejo Heza. In total, 120 BCVs attended the event and met COOPEC INKUNGA leaders.

Objectives of the trip were to:

- Improve linkages between USAID Ejo Heza program beneficiaries and COOPEC INKUNGA;
- Sensitize program beneficiaries on the benefits of the new product; and
- Share other best practices in financial services.



Coop Inkunga Manager sensitizing USAID Ejo Heza beneficiaries on the youth product.

Updating the content of the USAID Ejo Heza Facebook page and media event coverage

USAID Ejo Heza uses Facebook (<https://www.facebook.com/USAidEjoHeza?ref=hl>) to communicate program activities, including events and campaigns. Information and photos posted on Facebook in the first quarter of FY16 include those from the 2015 National Saving Week and

the youth product launch event. These events were also publicized in local media, including the New Times: <http://www.newtimes.co.rw/section/article/2015-10-30/193957/>

Production and development of materials

Different BCC materials were developed with targeted messages to promote positive behaviors both among USAID Ejo Heza beneficiaries and the general public. These materials include USAID Ejo Heza flyers, brochures, and t-shirts. There were also banners for the National Saving Week and youth product launch event with key messages on saving activities to promote positive behavior change among beneficiaries.

5.4 Program Element 4: Health and Nutrition

Save the Children leads all nutrition activities by implementing complementary short-term and long-term activities 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 for newborn children and their mothers. All nutrition activities are linked closely with both education and extension services within this program to achieve the following objectives: 1) incorporating nutrition into adult literacy education; 2) improving agriculture production, storage, and handling; and 3) establishing kitchen gardens and promoting better food utilization. During this quarter, the program trained on different subjects, supported water harvesting by providing water tanks, and provided small animals, WASH kits, and cooking demonstration kits.

5.4.1 Improving food production, post-harvest storage, and handling

Not applicable for this quarter.

5.4.2 Incorporating nutrition into adult literacy education

From the start of the USAID Ejo Heza program, the adult literacy classes were designed to go beyond reading, writing, and counting, to include topics on health, nutrition, and other best practices for improving resiliency. Intake 6 (the last intake of the program) covers the following lessons on health and nutrition during the six month period:

1. Balanced and diversified diets for children 0-24months (exclusive breastfeeding, complementary feeding);
2. Nutrition for pregnant and lactating mothers;
3. The importance of a balanced and diversified diet in a household including use of beans and food recipes;
4. Importance of safe water;
5. The consequences of malnutrition;
6. Weaning a child;
7. General hygiene, including handwashing and cleaning food and household materials;
8. Caring for one's health; and
9. Different models for kitchen gardens.

All classes finished the six month course in December 2015, and are waiting for the official graduation planned in February. This ceremony will be part of the official closure of the program at the district level.

As reported by the health and nutrition technical team after the November 2015 field visit, learners were aware of health and nutrition best practices, which shows that teaching activities were well conducted. During this intake, 5,829 people (4,168 women and 1,661 men) were trained in health and nutrition.

5.4.3 Establishing kitchen gardens

To date, around 11,677 kitchen gardens have been established. All beneficiaries are aware of the importance of kitchen gardens in preventing malnutrition by balancing and varying diets, using fresh vegetables from gardens that are rich in micronutrients, and earning income by selling vegetables. In order to make kitchen gardens more profitable, the program promoted a culture of growing more varieties of vegetables in the kitchen gardens.



Each RPO has been supported to maintain model gardens at FFSs that will produce all year round, which will result in replication of these model gardens at the household level. This quarter, 60 model kitchen gardens were rehabilitated.

Water harvesting

In order to preserve water, especially during the dry season, the program provided water tanks to some BCVs for watering nearby vegetables gardens during the dry season. During this quarter, 120 water tanks were distributed. The selected recipients should be able to build the tank site and have a model kitchen garden. The group members should testify that he/she tried to have vegetables all year round and that the placement site is accessible, nearby houses for collecting water, and placed where a USAID Ejo Heza signpost would be visible.



Water tank distribution to sustain model kitchen gardens, Huye district, November 2015.

5.4.4 Promoting better food utilization

Small livestock distribution

To improve the consumption of animal proteins in poor families and prevent stunting and other forms of malnutrition, USAID Ejo Heza will provide a total of 1,900 small livestock (hen or rabbits) to some of the poorest households among the program beneficiaries. During this quarter, RPOs and local authorities were highly involved in identifying those households, organizing the fair market, and in distributing those livestock. The veterinarian approved of the health and wellbeing of each animal before it was purchased and given to the beneficiary. For this phase, a total of 910 hens and 570 rabbits were given to poor families, as summarized in the table below.



Beneficiaries after receiving small livestock, Rutsiro district, Mushubati sector



Donatire Mukandana, mother of five children, is grateful for the chicken and rabbit she received. *“They will for sure make a change in our nutrition. In addition to the kitchen garden which provides us with micronutrients from vegetables, rabbits reproduce themselves very quickly and chicken lay eggs. On the long haul, poultry or chicken raising is a promising income generating activity”*, she said.

“I preferred to choose 2 hens because of the eggs they are laying” added Marie Grace Mukashema, program beneficiary and mother of four children.

RPO	Item	Agreed type of livestock	# of beneficiaries planned	# of beneficiaries received	# and type of animals received
DUHAMIC-ADRI	Animal protein promotion among beneficiaries/small animals	Healthier poultry (hens) or rabbits (female)	500	100 (only Huye district)	185 hens and 18 rabbits
ADEPR	Animal protein promotion among beneficiaries/small animals	Healthier poultry (hens) or rabbits (female)	800	150 (only Karongi and Ngororero; 75 each)	164 hens and 177 rabbits
AEE	Animal protein promotion among beneficiaries/small animals	Healthier poultry (hens) or rabbits (female)	300	120 (only Huye-70 and Gisagara-50)	159 hens and 111 rabbits
CARITAS	Animal protein promotion among beneficiaries/small animals	Healthier poultry (hens) or rabbits (female)	300	300	402 hens and 264 rabbits

Cooking demonstration training and kit distribution

The nutrition team supported the RPOs to continue training the BCVs in cooking best practices that improve the consumption of balanced and diversified diets among USAID Ejo Heza beneficiaries. Selected BCVs from ISLGs in every district were trained on how to prepare a balanced and diversified diet. Each of them practiced cooking and gained knowledge of adequate food preparation. ADEPR trained 120 BCVs selected from all 8 districts (15/district) and AEE

trained 99 BCVs (33/district), while DUHAMIC-ADRI distributed cooking demonstration kits to 20 nutrition groups selected from many others in the five districts where they work. The kits consisted of 2 sauce pans, 1 jerry can, 1 bowl, 2 jags, 25 cups, 25 plates, 25 forks, 5 knives, and 5 ladles for each group.



Cooking demonstration session and meal sharing in Kibirizi sector, Gisagara district.

5.4.5 Messaging

WASH master training in Gisagara and Nyamagabe districts

In November 2015, 103 participants (47 from Gisagara and 56 from Nyamagabe) were trained by the Save the Children International (SCI) team in Huye District. The participants included Field Officers, Field Officer Assistants, Super BCVs and Health Facilitators, and district staff. The WASH Master training content included body hygiene including handwashing, teeth cleaning, food hygiene, and household materials hygiene, hygiene for houses and compounds, and water cleaning. The training was characterized by active participation, group work, and practice. As the participants were the future trainers, at the end of the training they prepared training work plans at the district level to train CHWs and BCVs.

Follow-up on WASH training of trainers (TOTs) at the district level

The nutrition team supported the WASH TOTs conducted at the district level by the master trainers in Karongi, Rutsiro, Gisagara, and Nyamagabe districts. The participants were the cells' Executive Secretaries, CHWs, and USAID Ejo Heza BCVs. The training venue was the health center in each sector. Participation reached 100% in all districts, and the total number of people trained was 5,226. The expected number of people to be trained by CHWs and BCVs is 156,780, with an average of 30 people per trainer.

WASH kit distribution

In October 2015, 400 wash kits were distributed in four districts: 200 kits were distributed in South Province (Nyanza and Huye) and 200 wash kits were distributed to beneficiaries in Western Province (Karongi and Rutsiro) to serve as WASH training demonstration materials at the community level.



WASH kit distribution to CHWs and BCVs in Huye district, Gishamvu sector.

Summary of performance against targets for Program Element 5

INDICATOR NAME	LOP targets	Achieved FY15	FY16 Targets	Achieved Q1 FY16	Results to date
IR 3: Improved nutrition among rural poor					
# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	125,000	136,239	139,873	5,829	142,068
# of kitchen gardens established (GC)	11,000	11,637	120*	60	11,697

*Only model kitchen gardens will be established or renewed in FY16

6 Integration of Gender Action Learning System (GALS) in program implementation

Gender Training

The gender assessment conducted in FY14 revealed the key gender issues for beneficiaries. These issues are conflict in the home due to a lack of communication between spouses, and task-sharing in the home. GALS enables the full and equal inclusion of women and men, making them equal and respected partners in the improvement of their lives. One of the efforts undertaken by the program is to organize the dedicated gender/GALS training to focus on savings groups and cooperatives. The first 10 groups completed all lessons in November 2015. An evaluation of these first 10 groups provided insight into the success of the pilot and next steps for the continuation of the GALS project. Different field visits were completed in quarter one of FY16 to assess the ongoing training; participants are enthusiastic about the skills they are receiving, which are directly applicable at household level. We will continue to monitor the Gender/GALS activity in the upcoming quarter to ensure its success and integration.

7 Partnerships with government, public, and private institutions

From October to December 2016, Global Communities carried out activities intending to reinforce existing partnerships with central and local governments, civil society members, and the private sector. Activities were mainly related to joint field visits, participation in conferences, and technical and administrative meetings organized by partners or hosting partners involved in Global Communities activities or events.

Meetings with Provinces and Districts

Global Communities USAID Ejo Heza regularly shares the annual planning and quarterly achievements with local governments through a partners joint action forum. Global Communities attends regular meetings organized at the district or province level. The purpose of these meetings is to evaluate the program's progress and enhance the efficiency of implementation. In December 2015, Western Province organized the launch of the Provincial Partners Forum (PPF). Over 60 partners attended the event. Participants elected a committee composed of six members representing all partner categories (local authorities, international and local organizations, the private sector, and churches). The PPF coordinates and harmonizes partners' interventions, and supports partners in planning, documenting, and managing conflicts among partners that may arise.

Participation in Ngororero District Open Day

Through implementing partners CARITAS and ADEPR, Global Communities USAID Ejo Heza participated and supported the Ngororero Open Day which took place on December 10th – 11th, 2015 in the Ngororero District, Western Province. The Open Day celebrated the district's success and achievements; in fact, Ngororero District was ranked 3rd nation-wide in terms of contract performance during the 2015 fiscal year. The partners took this opportunity to share their best practices and learn from their peers.



USAID Ejo Heza beneficiaries' exhibition in the Open day, Ngororero District

USAID AOR joint field visit

On a quarterly basis, the USAID AOR, Mr. Patrice Hakizimana, conducts at least a two-day field visit to review program implementation and provide technical advice, if any. For this trip, Mr. Hakizimana visited Gisagara and Nyaruguru Districts in the Southern Province and met USAID Ejo Heza and Walmart Foundation beneficiaries.



AOR speaking to USAID Ejo Heza beneficiaries in Nyagisozi sector, Nyaruguru District.

In Nyaruguru District, Mr. Hakizimana visited the Abishyizehamwe b' Uryonjya agriculture cooperative in Nyagisozi Sector. In season 2016 A, cooperative members planted maize. The farmers' fields that Patrice visited were in very good condition. Mr. Hakizimana appreciated the work, and recommended the improvement of agriculture production market access through the WFP contract and other potential markets. In Gisagara District, Mukindo Sector, he visited the Duteraninkunga agriculture cooperative, which is growing maize and beans, as well as a nutrition group and an ISLG. During the field visit, he met with cooperative members on agriculture season 2016 A activities, and he met with ISLG members on debt management, entrepreneurship, and changes in household nutrition. He appreciated USAID Ejo Heza beneficiaries' ownership, especially the work of BCVs in mentoring all beneficiaries. Mr. Hakizimana recommended

strengthening BCV structures to be able to continue coaching and mentorship after the phase out of the program.

He also visited a dairy FFS, which has a modern cowshed and all the required cow care equipment for improved cattle management. All FFS members have been trained and applied the techniques they learned. Mr. Hakizimana recommended that the trained farmers be models in their community and continue to positively influence their neighbors.

Participation in regional horticulture events

Under the theme “*Promoting innovation and trade in horticulture*”, the National Agriculture Export Board together with the Private Sector Federation and AGRIFOCUS Rwanda (a Netherlands-based platform involved in agriculture business) organized the regional horticulture workshop which held in Kigali from November 25th to the 27th. This event brought together more than 300 stakeholders and partners from the Netherlands and the Central, Eastern, and Southern African regions such as Rwanda, Burundi, Kenya, Tanzania, Zambia, Uganda, and the Democratic Republic of Congo. The event consisted of the exhibition and a conference, which took place at the Lemigo Hotel. It was a great opportunity to share experiences and to explore opportunities for investment in the horticulture sector in Rwanda. USAID Ejo Heza brought six farmers as participants to learn new innovations and to share with their peers what they have learned.

Technical planning meeting with the World Food Program Rwanda office

Global Communities USAID Ejo Heza and World Food Program Rwanda collaborated to support farmers’ access to the agriculture market. A technical meeting was held to share progress updates with key agricultural value chain stakeholders involved in preparing the platform for the first agricultural season 2016A. Another objective of this meeting was to assess if the participating farmer organizations (FOs) are on track to fulfill their maize sale commitments. This technical planning meeting resulted in the following recommendations: to clarify whether variations in fertilizer application per ha occur between districts, to assess the needs of business plan development, to build related capacity for cooperatives, and to provide support to farmer organizations who do not yet have legal personality¹. In agricultural season 2016 A, eleven agriculture cooperatives supported by Global Communities signed with World Food Program Rwanda a supplying contract of 1,552 tons of dried maize.

Participation in Southern Province Exhibition

In November 2015, Global Communities supported all BCV and cooperative board members in the Southern Province to participate in the exhibition organized by the Private Sector Federation. This exhibition offered cooperatives, individual entrepreneurs, MSMEs, advanced ISLG members, and engaged BCVs the opportunity to access potential markets, exchange ideas, and learn new technologies and improved best practices from different exhibitors.

¹ Legal personality refers to official registration as a cooperative. Farmer organizations without legal personality are not yet recognized as legal entities.

Extending The Link (ETL) Team: women in agriculture footage

ETL is a student organization interested in conducting research and producing documentary films on social and economic topics. ETL aims to share with the world significant changes seeking to improve livelihoods within communities. In December 2015, a team of six students coming from the College of Saint Benedict and Saint John's University in Minnesota, USA arrived in Rwanda to prepare a documentary film on women in agriculture supported by Global Communities.

The team conducted interviews with female members of agriculture cooperatives supported by Global Communities USAID Ejo Heza in the Huye District, Southern Province. The team interacted with USAID Ejo Heza staff and sector officials (executive secretaries, agronomists, and those in charge of gender) to collect information from beneficiaries on women's empowerment in the field of agriculture. The team met with other partners involved in agriculture that focus on female empowerment, such as Garden for Health, the College of Agriculture (University of Rwanda), and the Rwanda Agriculture Board, but Global Communities was the main partner in this footage. This exercise is still ongoing, and the final report will come out during the next quarter.

US Global Leadership Coalition (USGLC) field visit

In December 2015, a delegation of 15 participants from the US Global Leadership Coalition (USGLC) visited the USAID Ejo Heza program in Nyanza District, Southern Province. The purpose of this field visit was to share with USAID Ejo Heza beneficiaries the significant changes brought out by program interventions after four years of implementation. USGLC visited a banana farm in Mukingo sector (under closed Walmart Foundation funding), and nutrition group members and an ISLG in Rwabicuma sector (under Feed the Future funding). The USGLC team heard testimonies from the beneficiaries and appreciated the results of the program's contribution to improving beneficiaries' livelihoods (for more details see the following link: <http://www.courier-journal.com/story/opinion/2015/12/22/jennings-conservative-case-international-aid/77713780/>).

USGLC is an advocacy and education organization that supports strong US global engagement through robust development and diplomacy programs. USGLC is a coalition of American businesses, non-governmental organizations, and retired military officers.



USGLC visit in Nyanza district, Mukingo and Rwabicuma sector, Nyanza district.

Savings Groups 2015 (SG2015) Conference

The Savings Groups Conference is an international forum organized every three years to assess, exchange, and challenge savings group movement best practices in Africa. The key lessons can then improve service delivery to alleviate poverty in poor families through appropriate and affordable financial services.

SG2015 took place in Lusaka, Zambia from November 10th to the 13th. Financial services practitioners, financial institutions, and research institutions participated, and local and international non-government organizations supported savings group activities. Global Communities through USAID Ejo Heza supports savings group activities via ISLGs.

The USAID Ejo Heza Chief of Party, Program Coordinator, Livelihoods Senior Team Leader, Financial Services Specialist, and Community Finance Initiative Intern attended SG2015 in Lusaka. Their goal was to learn, interact with fellow participants, and share USAID Ejo Heza experiences with integrating financial services into non-financial activities, particularly agriculture, business development, and nutrition. This integration is carried out within ISLGs.

Regarding SG2015 activities, participants had opportunities to hear from savings group experts, practitioners, to hear savings group members' testimonies, to share successes and challenges, and to hear new strategies used to sustain savings groups. Key talking points were savings group functioning, savings group beneficiaries, and savings group quality of service.

In conclusion, the participants recommended:

- Continuing to support, strengthen, and sustain savings groups because they have proven their power as effective tools in improving the living conditions of savings groups members, especially poor people excluded from formal financial services;
- Applying new information technology in savings group activities to speed up and facilitate transactions between savings group members and increase the quality of services; and
- Improving the quality of savings groups' data to include evidence of positive changes in members' living conditions.

8 USAID Ejo Heza staff development and changes

From December 2nd-3rd, Global Communities Rwanda held its annual team building retreat in Rubavu. The retreat was geared toward the power of positive attitudes and team synergy, including awareness of team members' complementary roles and the importance of giving appreciation and creating a one-team approach.



Global Communities Rwanda staff during the retreat

9 New Development Impacting Implementation

In December 2015, the Government of Rwanda organized the 13th National Dialogue “Umushyikirano”, an annual event chaired by the President of Rwanda that gives Rwandans from all areas the opportunity to ask questions directly to their leaders.

The event is attended by members of the Cabinet and the Parliament, representatives of the Rwandan community abroad, local government, the media, the diplomatic community, and others invited by the President. Those unable to attend physically may participate via telephone, SMS, Twitter, and Facebook, as well as by following the debate live on television and radio.

The 13th National Dialogue was held December 10-12, 2015, and produced 20 resolutions intending to improve living conditions for Rwandans. Among the key resolutions, the following fit within the USAID Ejo Heza mandate:

- Promoting and supporting activities and initiatives that increase population of Rwanda's involvement in savings and linkages with formal financial institutions (Resolution #5). This resolution impacts USAID Ejo Heza interventions focusing on ISLG promotion and financial education promotion.
- Eradicate malnutrition and promote general hygiene and sanitation at the household level. Nutrition trainings, cooking demonstrations, and WASH activities align with this resolution. Through its interventions, the USAID Ejo Heza program has started to contribute to those issues raised by the National Dialogue (Resolution #14).

10 Annex 1: Summary of all Program Indicators

INDICATOR NAME	LOP	Achieved	FY16 Target	Q1 Achieved	Results to date
Goal: Improve livelihoods of Rwanda's very poor					
Prevalence of Poverty: % of people living on less than \$1.25/day (FTF 4.16)	85%	-			
% change in income of targeted population (RFA)	35%	-			
# of rural households benefitting directly from USG interventions (CA, F, FTF 4.5.2-14)	104,350	107,171	110,805	5,416	112,587
IR 1: Improved Agricultural Productivity(USAID IR 7.1)					
# of hectares under improved technologies or management practices as a result of USG assistance (CA, FTF 4.5.2-2)	1,176	1,333	1,333	101	1,434
Gross margin per unit of land, kilogram, or animal of selected product (FTF 4.5-4).	222	454	457	Annually	Annually
	625	791	798	Annually	Annually
	331	332	335	Annually	Annually
IR 1.1: Improved access to production and processing practices (USAID IR 7.1.1)					
# of farmers and others who have applied new technologies or management practices as a result of USG assistance (FTF 4.5.2-5)	52,500	44,633	52,500	3,479	48,112
# of farmers accessing agricultural extension services (CHF)	75,000	85,185	85,185	0	85,185
IR 1.2: Improved access to business development services (USAID IR 7.1.2)					
# of MSMEs receiving business development services from USG assisted sources (FTF 4.5.2-37)	2,000	2,753	2,753	243	2,996
IR 2: Increased access to Agricultural Finance (USAID IR 7.3)					
Value of agricultural and rural loans (FTF 4.5.2-29)	\$174,376	\$198,304	\$140,000	\$118,380	\$118,380**

IR 2.1: Improved institutional capacity of service providers (USAID IR 7.3.1)					
% of created and/or supported ISLGs with linkages to financial institutions (GC)	70%		70%		
# of private enterprises, producers organizations, water users associations, trade and business associations, and community-	2,000	2,011	2,011	0	2,011
# of new financial products developed (GC)	5	4	5	0	4
# of loans made by MFIs (GC)	3,600	2,446	3,600	277	2,723
IR 2.2: Improved capacity of borrowers to access and manage financial services (USAID IR 7.3.2)					
# of beneficiaries accessing financial services (GC)	40,000	41,795	41,795	2,160	43,955
# MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	3,600	3,191	3,600	270	3,461
# of people trained in one or more forms of literacy, including basic literacy, basic numeracy, financial literacy (GC)	48,420	59,840	59,840	1,009	60,849
# of people trained in basic literacy (GC)	35,000	31,366	35,000	5,829	37,195
IR 3: Improved nutrition among rural poor					
% of beneficiaries consuming a diet with increased diversification (GC)	85%	26%	80%		26%
% of beneficiaries with increased knowledge about balanced & diversified diet (GC)	90%	87%	90%		87%
# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	125,000	136,239	139,873	5,829	142,068
# of kitchen gardens established (GC)	11,000	11,637	120*	60	11,697

*Only model kitchen gardens will be established or renewed in FY16

** Achievements are not cumulative (Only for the reporting year)

USAID Ejo Heza literacy lesson to improve livelihoods**January 2016 | Rustiro District**

Josephine Nyiranzabamwita is 28 years old, married, has three children, and is one of the literacy graduates supported by USAID Ejo Heza in the Rutsiro District, Gihango Sector, Congo-Nil Cell, Mukebera Village. Before the USAID Ejo Heza program, she was not able to read or write. She lived with her parents as a house helper, and she felt angry when she met with children of the same age coming from school. *“My father did not take care of me, it seemed like I was not her child, this situation always brought to me to think about my mother who passed away and always remember how she took care of me. I could not have any hope of living good life or having chance to know how to read, write and count due to that situation and my husband was disappointed to live with me in that illiteracy situation because I was not able to contribute to any family business without knowing leading and writing and this frustrated me a lot,”* said Josephine. In 2012, she joined the USAID Ejo Heza literacy class at the Congo–Nil center where she learned various lessons including reading, writing, saving, health, and nutrition. *“After knowing how to read, write and count, I opened a small business where I am buying avocados at lowest price (Rwf 50 per avocado) and selling them (One avocado per Rwf 100) in their local market. I started with Rwf 800, then the business grew up and after on year I opened a boutique in Mushubati center at Kabiraro Village where I got an average of Rwf 50,000 per month as benefit after paying all expenditures. With that monthly income, I was able to buy a cow at Rwf 80,000 and I am getting organic manure which I use in my farming activities and now my children are drinking milk.”* In that village, Josephine is a business women and role model because of USAID Ejo Heza program training. Now with saving, health, and nutrition lessons learned from USAID Ejo Heza trainings, Josephine took initiative and trained two other women in BDS who were having a very hard time paying for health insurance for their family. Afterwards, the two women opened businesses in the village where they buy tomatoes at the lowest price (Rwf 250/Kg) then sell them (Rwf 150,000/Kg) which helped them to easily pay for health insurance. *“I am very proud to sensitize other women in my village because it is contribute to the District economic growth and I will continue to do the same and be a leader famous entrepreneur in my District,”* concluded Josephine Nyiranzabamwita. She thanks the USAID Ejo Heza program for helping her learn how to read and write, and for opening her mind to business development.