April 29, 2016

Global Communities
Partners for Good

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 January 1, 2016 – March 31, 2016.

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

Sincerely,

Randy Lyness
Director of Program Operations
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Quarter 2 Report FY 16

Adult literacy graduation in Huye District

BCVs exhibition during a close out event in Huye District

Integrated Improved Livelihoods Program (IILP)
Country: Rwanda
Donor: USAID Feed the Future
Award Number:
AID-696-A-11-00008
Reporting Period:
January 2016 to March 2016

Submitted To:
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Name of Project	**Integrated Improved Livelihoods Program (IILP)**
Country and regions	**Rwanda, Africa**
Donor	**USAID/Feed The Future**
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Start and end date of project	**July 2011-July 2016**
Total estimated federal funding	**$ 13.95 million**
Contact in Country	**John Ames** **Chief of Party – USAID Ejo Heza** **Global Communities Rwanda** **P.O. Box 7028** **Kigali, Rwanda**
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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
BCV	Be the Change Volunteer
BDS	Business Development Services
CBOs	Community Based Organizations
CFI	Community Finance Initiative
CHW	Community Health Workers
COP	Chief of Party
DUHAMIC- ADRI	Duharanire amajyambere y'icyaro,
EDPRS II	Economic Development And Poverty Reduction Strategy II
ETL	Extending The Link
FFS	Farmer Field Schools
FtF	Feed the Future
GNI	Gross National Income
GOR	Government of Rwanda
Ha	Hectares
IFDC	International Fertilizer Development Center
IILP	Integrated Improved Livelihood Program
ISLG	Integrated Savings and Lending Groups
MCC	Milk Collection Center
MFIs	Microfinance Institutions
MINAGRI	Ministry of Agriculture and Animal resources
MINEDUC	Ministry of Education
MIS	Management Information Systems
MOH/ MINISANTE	Ministry of Health
PHHS	Post-Harvest Handling and Storage
RPO	Rwanda Partner Organization
RwF	Rwandan Franc
SACCO	Saving and Credit Cooperative
SAVIX	Savings Groups Information Exchange
SSFTRP	Scaling up Successful Farmer Training in Rwanda Program
TOT	Training of Trainers
USAID	United States Agency for International Development
USG	United States Government
WFP	World Food Program

2. Executive Summary

During the second quarter of FY 2016, USAID Ejo Heza carried out activities including financial services technical support, agriculture extension services follow up, technical support in drying shed construction to improve the quality of production, and technical trainings on food recipes to improve nutrition at the household level. The objective remains the improvement of livelihoods for program beneficiaries and their communities in Southern and Western Rwanda. As the Ejo Heza Program phases out during FY 2016 quarters two and three, the past five years' achievements have been celebrated across the eight districts where Ejo Heza activities have been implemented.

Under the financial services component, the main activities accomplished included the technical trainings of selected facilitators to support MFIs Duterimbere ("Develop Together") and Coopec Inkunga ("Savings and Credit Cooperative" or "SACCO") to expand the usage of the fourth and fifth new financial products developed by the two partnerships, respectively "Iteganyirize rubyiruko and intego". 27 ISLGs that have graduated into agricultural cooperatives have been empowered in cooperative management in order to provide improved services for their members.

Through a Memorandum of Understanding signed between Global Communities and the National Women Council (NWC), USAID Ejo Heza will facilitate a workshop next month in May that will bring together officials from the NWC, the Rwanda Cooperative Agency, SACCO managers, government sector and district officials, and the leaders of these new cooperatives to discuss how best to support, train and link mature ISLG's that seek to formalize and acquire cooperative status.

To improve the quality of agriculture production, ten cooperatives have been supported in the construction of drying sheds for maize and beans. Seven drying sheds were completed and used in the preparation of agriculture season 2016 A. Promoting linkages between cooperatives and potential buyers of their production, notably the United Nations World Food Program, was highlighted for increasing access to national markets.

Nutrition activities were focused on the promotion of animal protein consumption through the distribution of small animals to poor families and capacity building for BCV and Community Health workers on food recipes.

Ejo Heza's BCC initiatives have supported the organization and promoted several significant events: the sixth intake for Adult literacy, including over 5829 learners, graduated during a ceremony attended by the United States Ambassador, the Governor of the Southern Province and other distinguished guests; the graduation of 2,400 Entrepreneurs; and phase out events in eight districts of the Southern and Western Provinces. During the Phase Out events in each district, representatives from the districts, various government ministries such as immigration and education, as well as representatives from the Joint Action Development Forums (JADF) and our partner organizations were in attendance. The program presented to the district summary reports of performance, various training modules and a list of contact details for BCVs that have worked with the program. The resources can continue to be employed by the district as necessary.

Preparatory activities for program close-out were initiated during this reporting period, including conducting a Knowledge, Attitudes and Practices (KAP) Survey and compiling program lessons learned documentation compiled by the SCI Regional Advisor and Global Communities' staff from HQ. The Ejo Heza Program AOR paid a field visit in Huye district, Southern Province to

follow up on the achievements in agriculture and nutrition to explore the sustainability of interventions after the closing of the program.

3. Introduction

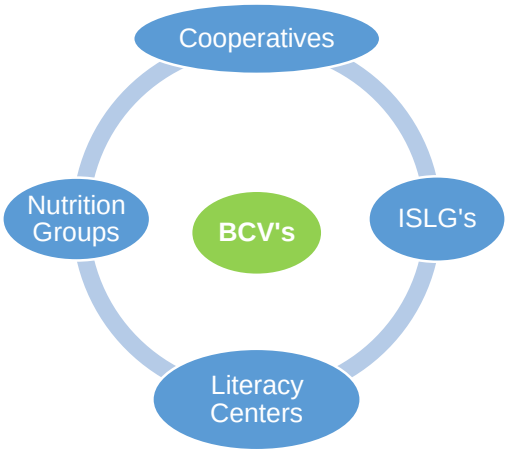
Global Communities' USAID Integrated Improved Livelihoods Program (IILP), locally known as USAID Ejo Heza (Kinyarwanda for "Brighter Future"), is a five year program (2011 – 2016) funded by the USAID Feed the Future initiative that seeks to improve the livelihoods and food consumption of 75,000 of Rwanda's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

Geographic coverage

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

Partnerships with local and international civil society organizations

USAID Ejo Heza operates in partnership with four local organizations: DUHAMIC-ADRI, CARITAS Rwanda, 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 Rwanda Partner Organizations (RPOs) implement the program on the ground and work directly with local authorities and community volunteers to deliver services through the program entry points: Adult Literacy, Integrated Savings and Lending Groups, Cooperatives, Nutrition groups and gender.



Mobilization of the community by RPOs

The RPO's mobilize and organize the community members into these various groups for entry and participation in program activities.

Financial services

Activities around increasing demand for financial services are conducted through Integrated Savings and Lending Groups (ISLGs). These are savings groups composed of approximately 25 members who voluntarily come together to save and borrow among themselves. The program has developed 2011 ISLG's in its Districts of operation. Supply side activities include market research and product development to promote products and services suitable to rural populations.

Agriculture

Activities in agriculture are conducted through cooperatives and are focused on maize, beans and dairy value chains. Currently, the program has 44 cooperatives participating in these value chains. Farmer Field Schools (FFS) that average about 30 members each are found within each cooperative. FFS is a method used to provide practical demonstrations on improved agriculture and extension techniques to community members.

Literacy

Adult learners are taught how to read and write through 400 literacy centers organized across the eight districts of program implementation. ADEPR is the lead partner organization in literacy and now has 800 literacy teachers and 16 super BCVs committed to the program. Each center averages 50 learners per intake with the program facilitating two intakes per year. Basic literacy modules incorporate lessons focused on the various 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 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 take a leading role in facilitating change within their communities. All BCVs are selected from their community groups and are then trained to support their groups in training and mentorship. The program to date has about 2,241 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 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 around four program components: increased demand for financial services, increased supply of financial services, Behavior Change Communication (BCC), and improved health and nutrition. During FY 2016 quarter two, Ejo Heza accomplished the following activities and achieved the following results.

4.1 Program Element 1: Increased demand for financial services

MIS data collection and entry

Ejo Heza, under the leadership of the financial services team, offered support to AEE on data collection and entry into Ejo Heza management information system on 52 saving groups from Huye, Nyamagabe and Gisagara districts of Southern Province.

Agent banking and mobile money training

During the months of January and February 2016, Ejo Heza, in partnership with Kenya Commercial Bank, conducted a training for 215 saving group representatives and Be the Change Volunteers (BCVs) from Huye and Gisagara districts on agent banking and mobile money. This training helps the beneficiaries to save their money safely and improve their knowledge of financial services available to them in the formal financial sector.

Training of leaders graduated from ISLGs to cooperatives on cooperative management fundamentals

During this reporting period, 25 saving groups graduated into agricultural cooperatives. The program took initiative to train the new cooperative leaders on cooperative management fundamentals and the roles and responsibilities at different levels of cooperative organs. The principles included basic techniques in cooperative governance, preparing cooperative work plans, financial management of the cooperative, and reporting. The cooperative leaders are expected to apply the acquired knowledge for the proper management and growth of their cooperatives. Trained cooperatives have been selected by National Women Council as grant recipients.

Celebration of adult literacy intake six graduation

Ejo Heza works in partnership with ADEPR to implement the Adult Literacy program. This program has continued to register a number of adult literacy graduates. February, 18th, 2016 marked the graduation of Intake Six with 614 learners in Huye District of Southern Province attended by Ejo Heza staff, the United States Ambassador to Rwanda, the Governor of Southern Province, district officials and the ADEPR legal representative among other distinguished guests and adult graduates.

Improving basic literacy and numeracy

During this quarter, the program completed the sixth intake, and learners sat for the final examination organized by the MINEDUC. Out of 6,404 people enrolled for the literacy course intake six, 5829 (91%) finished the six month course and sat for exam. The drop out was 575 (9 %) and the pass mark was 87%.

Access to business development and agriculture extension services

The technical team followed up with established Farmer Field Schools to ensure that farmers are applying lessons learned in the trainings. In total, 613 groups are currently active, and farmers requested to record and apply each improved technology being employed by the group. In the dairy value chain, breeders are using artificial insemination to improve the genetic stock of their cattle breeds to increase productivity and profitability. Technical support and coaching in cattle management, milk handling, and hygiene continues to be provided. In BDS, a total of 243 MSMEs have been supported and coached in improving their businesses.

4.2 Program Element 2: Increased supply of financial services

Capacity building for microfinance institutions

Supporting Duterimbere MFI, a total of 40 youth facilitators were selected and trained in marketing for the Intego Savings and the Intego Credit products during February 2016. They were then given target numbers for new clients and worked with the staff of two branches of the MFI in Huye and Nyanza to promote the products through person to person marketing and market rallies. Within a period of one month, 226 accounts were opened with a total savings of RWF 3,605,254 (USD 4,807). As a result of the success of this strategy, the MFI has continued to use some of the best facilitators in their marketing department.

In order to strengthen savings activities and ensure sustainability after Ejo Heza, the program supported the linkage of saving groups to various MFIs. Ejo Heza worked in partnership with the MFI Coopec Inkunga to develop the youth-targeted saving and financial services product to this end, which launched officially in October 2015. Five financial products that have already been developed by IILP in collaboration with some financial institutions are currently in use. A product performance summary table is provided below:

Product performance report

Product	Financial institution	# of accounts	Total savings in Rwf	Total savings in USD	Loans in Rwf	Loans in USD	Report as of
INTEGO SAVINGS	DUTERIMBERE MFI	175	39,725,207	52,967	--	--	Mar-16
IGANAWE	DUTERIMBERE MFI	118	2,763,100	3,684	--	--	Mar-16
INTEGANYIRINZE RUBYIRUKO	COOPEC INKUNGA	62	3,675,278	4,900	--	--	Mar-16
TWISUGANE	KCB Rwanda	643	743,657,791	991,544	--	--	Sep-15
INTEGO CREDIT	DUTERIMBERE MFI	1	--	--	2,500,000	3,333	Mar-16
Total		**998**	**789,821,376**	**1,053,095**	**2,500,000**	**3,333**	

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

During this quarter, BCC messaging on Health and Nutrition focused on the role of small animals in improving the consumption of animal proteins and improving the livelihood for poor families. The BCC messaging also noted Ejo Heza Program key achievements after five years of implementation. The team supported other BCC activities including a BCV learning trip, youth saving product launch, and the development and production of BCC materials.

The BCC team organized and supported field staff to train BCV Self Help Groups. These are BCVs' associations organized at sector level to help BCVs exchange ideas and continue to support their groups and communities through technical trainings as well as various technical support in agriculture, financial services, health, nutrition and adult literacy.

4.4 Program Element 4: Health and Nutrition

Training of trainers on food recipes

During this quarter, the health and nutrition team organized and supervised the Food Recipes ToTs conducted in Nyanza and Ngororero districts delivered to selected BCVs and community health workers. The trainings took place in health centers and covered five sectors in Nyanza district (Busasamana, Rwabicuma, Nyagisozi, Mukingo and Kigoma sectors) and six sectors in Ngororero district (Gatumba, Kageyo, Ngororero, Matyazo, Hindiro and Kabaya sectors). In total, 2,153 people have been trained: 1,067 in Nyanza and 1,086 in Ngororero. Health center staff with previously trained Super-BCVs delegated as master food recipe trainers facilitated these TOTs as master trainers on food recipes.

In February and March, the SCI team prepared a Program Achievements Assessment scope of work for the SCI Regional Nutrition Advisor based in Nairobi. The objective was to document Program lessons, best practices and successes, and key challenges.

5. Progress Report by Program Objective or Result Area

5.1 Program Element 1: Increased demand for financial services

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

5.1.1: Financial services promotion

Supporting RPOs on MIS data collection exercise

Ejo Heza has continued to provide technical support to all partner organizations implementing program activities. The program offered support on data collection and entry in the management information system "MIS SAVIX". This exercise was completed according to recommendations from a recent Access to Finance Rwanda (AFR) report, which was developed in partnership with MINECOFIN and the World Bank. ISLGs supported by DUHAMIC-ADRI have shown particularly exceptional results, with attendance estimated at 93.7% and a fund utilization rate of 73%.

The following table illustrates the ISLGs' performance.

Benchmark	USAID Ejo Heza	Rwanda	East Africa	Africa	World
% of ISLG members who achieve satisfactory attendance	94%	97%	90%	90%	91%
Membership growth rate of all ISLGs in the portfolio (%)	8%	7%	5%	4%	4%
Average annualized savings per member (USD)	$48	$54	$74	$67	$71
Average annualized savings (per member) as % of GNI per capita	9%	10%	14%	10%	8%
Average outstanding loan size as % of GNI per capita (USD)	19%	26%	43%	40%	44%
% of members with loans outstanding	63%	60%	40%	42%	41%
Fund utilization rate per ISLG (%)	73%	62%	42%	46%	47%
Write off rate (%)	1%	-	1%	1%	1%
Return on savings (%)	20%	17%	27%	26%	25%
Return on assets (%)	15%	15%	22%	21%	20%
Cost per member (USD)	$5	$21	$22	$22	$22

Source: Global Communities SAVIX MIS, March 2016

BCVs training on agent banking and digital financial techniques

In January and February 2016, Ejo Heza, in partnership with Kenya Commercial Bank, conducted a training for 215 savings group representatives and BCVs from Huye and Gisagara districts on agent banking and mobile money. The training will help the beneficiaries to save their money safely and improve their knowledge of financial services available to them in the formal financial sector.

Training leaders of graduated ISLGs on cooperative fundamentals

In quarter two 2016, Ejo Heza organized and conducted a training for 25 cooperatives recently graduated from ISLGs and selected by National Women Council as potential beneficiaries funds aimed at promoting income generating activities in rural areas for women. The training offered to these new cooperatives was primarily tailored around cooperative management principles and the roles and responsibilities at different levels for cooperative organs. The cooperative members are expected to apply the acquired knowledge for the proper management and growth of their cooperatives. In total, 108 Cooperative committee members were trained.

In the Southern Province, 15 cooperatives located in Nyaruguru, Nyamagabe and Gisagara Districts have been trained. In the Western Province, 12 cooperatives operating in Ngororero, Rutsiro and Karongi Districts received the training. Provincial representative from the Rwanda Cooperative Agency attended the trainings and contributed technical advice.

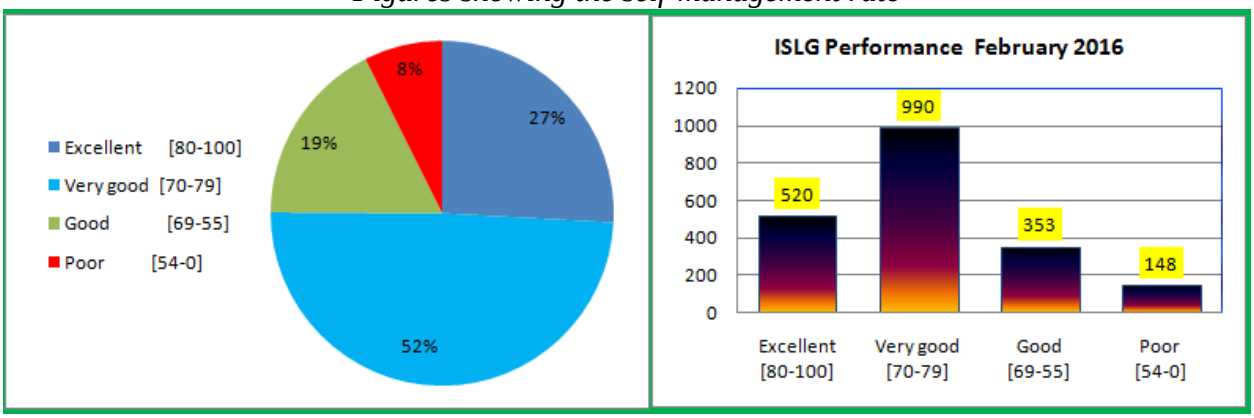
The 25 trained cooperatives have been selected by the National Women Council as the best rural organizations supporting women's livelihoods. To continue to strengthen women's economic and social initiatives, the National Women Council has granted each cooperative 2,000,000 RWF (US $2,650) to invest in productive activities. This financial support was granted to Ejo Heza cooperatives after signing a memorandum of understanding between national women council and Global Communities.

ISLG performance assessment

During this quarter, ISLGs developed under Ejo Heza underwent an assessment to gauge their performance in their management capacity and the services offered to their members. The assessment tools evaluate the ISLGs on the essential elements of quality ISLG management including ISLG bylaws, bookkeeping and record keeping, transparence and governance, savings and loan management, financial education training, and income generating activities training. These eight items guiding the assessment have been the basis to determine the quality of each ISLG's self-management.

Key findings from the ISLG assessment

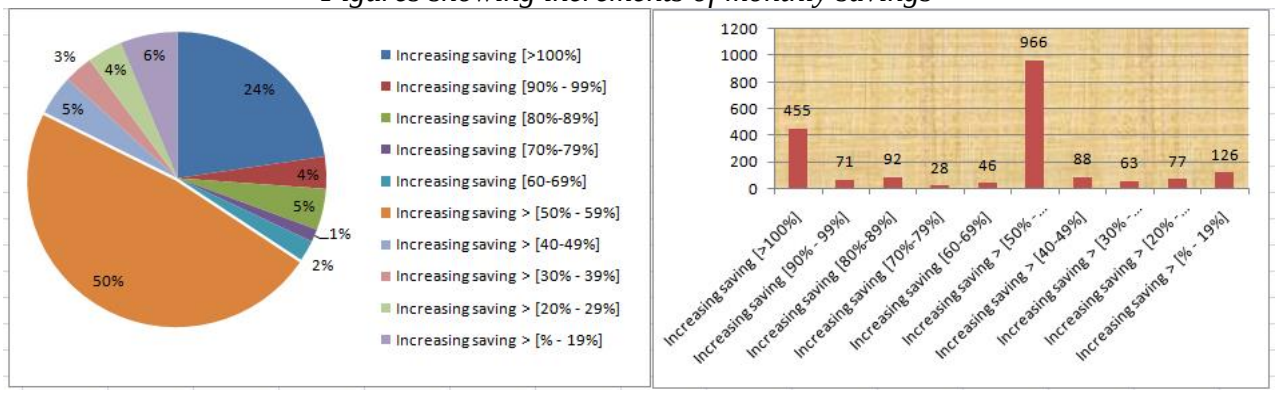
Figures showing the self-management rate



Source: Global Communities assessment, February 2016

The assessment showed that 79% of ISLG's perform very well, meaning that over 1,588 ISLGs are self-managed. 19% (353 ISLGs) perform well, but still need some technical support to become self-managed. 8 % (148 ISLGs) still need intensive technical assistance to enable them to fulfill members' needs. / D

Figures showing increments of monthly savings



Source: Global Communities assessment, February 2016

The above figures were generated by comparing initial savings contributions directly after formation with current contributions. Based on the figures above, financial education has greatly changed saving attitudes among program beneficiaries, and 24% of ISLGs report having doubled their monthly contributions and 60% have increased their monthly saving contributions by more than 50%. Only 4% of ISLGs did not make significant changes in their monthly savings.

5.1.2: Promotion of adult literacy

Celebration of adults literacy graduation intake six

Ejo Heza continued to work in partnership with ADEPR to implement the adult literacy program. In total, of the 6,404 people enrolled, 5829 (91%) finished the six month course and sat for the exam prepared by the Ministry of Education. 5,072 passed the test with a pass mark of 87%.

February 18th, 2016 marked the graduation of Intake Six. The graduates were represented by 614 learners from Huye District where the ceremony took place and attendees included Ejo Heza staff, United States Ambassador to Rwanda, Ms. Erica J. Barks-Ruggles, the Governor of Southern Province, Ejo Heza Chief of Party John Ames and the ADEPR Legal Representative, all of whom delivered prepared remarks during the event.

Cerebration of adult literacy graduation (intake six) in Huye District

Approximately 1,000 learners of Southern Province and Teachers 'representatives of Western Province attended the event. Related media include:

http://www.newtimes.co.rw/section/article/2016-02-20/197262/

http://www.igihe.com/amakuru/u-rwanda/article/yigisha-amategeko-y-umuhanda-no-gutwara-ibinyabiziga-atarakandagiye-mu-mashuri

5.1.3: Expanding economic opportunities through business development and extension services

Follow-up on agriculture season 2016 A

During quarter two 2016, the program organized field visits to cooperatives to track the status of the crops in cooperative fields. Crops are growing well, and harvests have increased due to some cooperatives growing climbing beans instead of bush beans during this season. Farmers were encouraged to apply improved techniques to increase production and post-harvest handling was strengthened in order to improve the quality of their produce.

Beans grown in the program FFSs were harvested by the end of the quarter, though most maize crops are still maturing. Comprehensive results from maize' FFSs will be recorded by the end of April 2016.

District	Cooperative name	Production from bush beans			Production from climbing beans		
		Ha cultivated for bush beans	Total production	Yield/ha (Kg)	Ha cultivated for bush beans	Total production (Kg)	Yield/ha (Kg)
Nyamagabe	Abibumbiyehamwe Cyanika	0	0	0	72	103,680	1,440
Huye	Twiyubake Bahinzi baGasumba	3	3,900	1,300	8	14,400	1,800
Ngororero	Abadahigwa	--	--	--	40	100,000	2,500
Ngororero	Icyerekezo	--	--	--	3	7,200	2,400
Ngororero	KORURU	--	--	--	2	4,700	2,350
Rutsiro	KOAIIMU	--	--	--	2	2,900	1,450
Rutsiro	Duterimbere-mushubati	--	--	--	0.5	750	1,500
Rutsiro	Kundumurimo-munyarwanda	--	--	--	1.5	3,450	2,300
Rutsiro	Kundumurimo-munyarwanda	--	--	--	0.5	850	1,700
Nyamagabe	Urumuri	--	--	--	10	18,410	1,841
Nyamagabe	COOPIMU	16	17,333	1,083.313	10	10,000	1,000

Support cooperative in drying shed construction activities

Ejo Heza has supported ten cooperatives to construct drying sheds to improve the storage and management of cooperative produce. Supporting cooperatives to have drying sheds has been recommended by external evaluators as one alternative to increase the quality of production and improve ease of access to the local and national market.

Completed drying sheds in Nyaruguru and Nyamagabe districts

Seven drying shed construction activities have been completed, and the sheds are in use, while the remaining three cooperative sheds are still under construction. This activity has been a success due to the commitment of cooperative members who provided both manpower for construction activities as well as the plots of land where the drying sheds were built.

Linking cooperatives to potential buyers

Ejo Heza has been working with 44 cooperatives to promote maize, beans, and dairy value chains. The program's primary intervention has been the transfer of knowledge on improved agriculture techniques. Ejo Heza has also worked with cooperatives to establish linkages between the cooperatives and potential buyers, including the UN World Food Program (WFP) and schools, which has greatly increased farmers' production and has encouraged them to commit themselves to work with these potential buyers as shown in the following graph.

	Agricultural season 2016-A: commitment (maize in metric tons)					
			Commitment			
No	**District**	**Cooperative**	**Grade 1**	**Grade 2**	**Grade 3**	**Total**
1	Nyanza	COAMANYA	500	--	100	**600**
2	Huye	KOAGIMPA	200	--	--	**200**
3		KOAMU	--	50	50	**100**
4	Gisagara	CCM Muganza	100	--	--	**100**
5		Duteraninkunga	50	50	--	**100**
6		KOABIGAKI	70	40	10	**120**
7		KOPAGEKA	50	50	--	**100**
8	Nyaruguru	Abajyamugambi – Ryabidandi	12	--	--	**12**
9		Abishyizehamwe/Urwonjya	70	30	--	**100**
10		Abakoranabushake	10	10	--	**20**
TOTAL			**1,062**	**230**	**160**	**1,452**

Celebration of micro, small, and medium trained entrepreneurs' graduation

In February 2016, at the Gasaka Sector office in Nyamagabe District, Ejo Heza organized a graduation event for representatives of MSMEs which have been trained in BDS in two phases from May to July and from September to December 2015, participants received certificates of completion with the aim of encouraging MSMEs to continue building their capacity in business development. This will enable the MSMEs to deal with all actors in the sector, including customers, financial institutions, and raw material suppliers.

The event provided an opportunity to encourage the participants to share experiences in the business sector with financial institutions and explore opportunities for partnership with micro finance institutions. Over 2,400 MSMEs graduated across the eight districts. During the graduation event, the key message was the continued use of skills learned in order to innovate and expand the business to increase incomes at the household level. Based on the testimonies shared, participants were convinced that business development services skills application is one of the best ways to alleviate poverty in poor households in rural areas.

PMP Summary of Program Element 1

INDICATOR NAME		LOP targets	Achiev. FY15	FY16 Targets	Q1 Achiev. FY16	Q2 Achiev. FY16	Result 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)[1]		35%	--	--	--	--	--
# of rural households benefitting directly from USG interventions (CA, F, FTF 4.5.2-14)		104,350	107,171	110,805	5,416	0	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	1.74	1,436
Gross margin per unit of land, kilogram, or animal of selected product (FTF 4.5-4)	Maize	222	454	457	--	--	Annually
	Beans	625	791	798	--	--	Annually
	Dairy	331	332	335	--	--	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	87	48,199
# of farmers accessing agricultural extension services (CHF)		75,000	85,185	85,185	0	87	85,272
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	637	3,239
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	$60,160	$178,540
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		2,000	2,011	2,011	0	0	2,011

[1] Indicator is reported annually.

(CBOs) receiving USG assistance (FtF 4.5.2-11)						
# of loans made by MFIs (GC)	3,600	2,446	3,600	277	187	2,910
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	169	3,630
# 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	6,236	67,085
# of people trained in basic literacy (GC)	35,000	31,366	35,000	5,829	0	37,195

5.2 Program Element 2: Increased supply of financial services

During this quarter, the financial services team provided technical training to Coopec INKUNGA and DUTERIMBERE IMF on the usage of the fourth and fifth financial products. They also organized means for BCVs to exchange experience with formal financial institutions and participated in the national saving forum promoted by MINECOFIN.

5.2.1: Supporting linkages with financial institutions

In the Southern Province, Ejo Heza organized learning exchange visits for BCVs from Nyanza, Gisagara and Huye Districts with Duterimbere IMF. Ejo Heza believes program BVCs are the key agents of change and extend the reach of program activities to ensure sustainability even after the program closes down activities during quarter three. It is in this regard that the program organized a visit between the MFIs and the volunteers to share experiences on linkages and financial products as well as access for savings group members to these opportunities facilitated by Global Communities and Duterimbere IMF. The event brought together more than 250 BCVs to discuss the progress and accessibility on the fifth financial product, “INTEGO Credit”

5.2.2: Capacity building of MFIs

Since the beginning of quarter two in January 2016, Ejo Heza continued building the capacity for the local MFI Duterimbere, particularly for their Intego saving product, through continued training. 40 participants from Nyanza and Huye districts attended a training covering youth marketing facilitators, product features, MFI policies and procedures, and account opening requirements. They also introduced new products to the participants and discussed various marketing strategies in order to be more competitive and attract more clients. Each facilitator was given a target of 15 new clients per month. The Intego financial product has registered 175 clients with RWF 39,725,207 (USD 52,967) in savings.

5.2.3. Participation in saving practitioners quarterly meeting

Ejo Heza was represented by the financial services team in this forum organized by Care International in order to share experience in the linkage of saving groups to microfinance institutions as this has positively impacted the lives of beneficiaries. Different practitioners presented different models, and participants exchanged experiences and views which may serve to improve services for beneficiaries in the future.

PMP Summary of Program Element 2

INDICATOR NAME	LOP targets	Achiev. FY15	FY16 Targets	Q1 Achiev. FY16	Q2 Achiev. FY16	Results to date
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)[2]	70%	--	70%	--	--	--
# of new financial products developed (GC)	5	4	5	0	1	5

5.3 Program Element 3: Behavior change communication

Ejo Heza has adopted the use of Behavior Change Communication and Social Marketing to increase awareness of all program elements among the targeted populations. Through campaigns and various materials, the program used targeted messaging to reinforce the adoption of best practices promoted by the program in financial services, agriculture, BDS and Health and Nutrition.

5.3.2: Conduct technical trainings of BCVs' self-help groups

BCVs' Self Help Groups are an association initiated and supported by the Ejo Heza Program. Members are individuals from different saving groups, nutrition groups, cooperatives and literacy centers in all eight districts of program implementation. The committee members of all Self Help Groups were trained on strategic and business planning techniques, governance and self-management. They also receive training in linkage strategy from the already existing saving groups and cooperatives to other high level authorities for example form the cell, sector, districts, micro finance institutions, and banks. The objective of this training was to reinforce BCVs' technical capacities enabling them to work as a team and apply complementary skills for the benefit of their respective groups and the whole community. In total, 392 committee members received the training.

[2] Indicator is reported annually.

The following table shows the distribution of supported self-help groups per RPO and per district.

BCV self-help groups trained per district

No	District	RPO				
		ADEPR	DUHAMIC	CARITAS	AEE	Total
1	Karongi	4	--	4	--	**8**
2	Rutsiro	4	--	3	--	**7**
3	Ngororero	2	--	3	--	**5**
4	Nyanza	2	2	--	--	**4**
5	Huye	5	2	--	2	**9**
6	Nyamagabe	11	2	--	3	**16**
7	Nyaruguru	3	2	--	--	**5**
8	Gisagara	4	2	--	1	**7**
	Total	**35**	**10**	**10**	**6**	**56**

5.4 Program Element 4: Health and Nutrition

In this quarter, health and nutrition activities were focused on the promotion of consumption of animal protein, trainings on food recipes, and the documentation of Ejo Heza program lessons, best practices and challenges.

5.4.3. Promoting better food

Promotion of animal proteins consumption

The external evaluation conducted in 2015 revealed that Ejo Heza beneficiaries are well-trained in health and nutrition, showing a number of beneficiaries demonstrating increased knowledge on consumption of a balanced and diversified food. The KAP survey conducted in March 2016 has also confirmed these findings. The same evaluation revealed that there is low consumption of animal-sourced food. Meat, fish and eggs are the least consumed foods in Ejo Heza's target districts due to limited access to these foods. To alleviate the effects of this situation, Ejo Heza emphasized the promotion of animal proteins consumption through awareness campaigns and the distribution of chickens and rabbits to poor families and goats and pigs to selected BCVs to serve as the source of:

- ✓ Animal proteins for consumption to improve their nutrition status;
- ✓ An income generating activity so that they are able to buy non-processed foods;
- ✓ Increased organic manure production especially for kitchen gardens; and
- ✓ Motivation to BCVs who work as program volunteers.

The number of small animals distributed per district is captured in the following table.

Small animal distribution per district

District	Small animals			
	Hens	Rabbits	Goats	Pigs
Karongi	284	106	177	--
Rutsiro	212	211	178	--
Ngororero	185	191	193	--
Nyanza	265	85	103	--
Huye	416	247	91	22
Gisagara	405	187	73	--
Nyamagabe	455	185	87	6
Nyaruguru	270	167	106	--
Total	**2,592**	**1,379**	**1,008**	**28**

Food recipes ToT at the district level

The SCI health and nutrition team organized and supervised the Food Recipes ToTs conducted in Nyanza and Ngororero districts for selected BCVs and community health workers. The training took place in health centers for the five Sectors in Nyanza district (Busasamana, Rwabicuma, Nyagisozi, Mukingo and Kigoma) and for six Sectors in Ngororero district (Gatumba, Kageyo, Ngororero, Matyazo, Hindiro and Kabaya). Health center staff and previously trained Super-BCVs delegated as food recipe master trainers led the training.. As shown in the table below, 2,153 people were trained including 1,067 in Nyanza and 1,086 in Ngororero Districts

The food recipe booklet and training guide was focused on: i) national nutrition programs, ii) village kitchens iii) evening parents iv) 1000 days of child life v) kitchen gardens, vi) growth monitoring of under-five children, vii) group education methodology, viii) basic knowledge on nutrition, and ix) review of various meals/balanced food included in the food recipes booklet.

The trained participants were assigned to train the community on how to prepare and cook a balanced diet using local food and follow up the implementation of best practices at the village level. 1,000 food recipes booklets have been distributed to BCVs as training aids at the cell and village levels. The CHWs received the booklets from the ministry of health.

Ejo Heza program documentation

The documentation assessment was conducted over the course of two weeks by the STI Nutrition Advisor from the Regional office in Nairobi in collaboration with the Ejo Heza Nutrition Specialist. The purposes of this exercise were: i) to reflect upon and to document learning from our experiences, ii) to capture what worked well in addressing challenges and iii) to share these findings with others.

Key findings from the assessment were:

- A truly integrated multisector program achieves success if the same integration exists at community level**.** This project used a network of community volunteers who were trained in all the program elements and this training was cascaded to the different groups who also benefited from all the program elements.

- A livelihood program is a good entry point for programs wanting to change nutrition practices where economic barriers impact on adoption of good nutrition practice**s**. In the case of the Ejo Heza program, which targeted poor and very poor people, success would not have been achieved if the program did not address people's incomes and livelihoods.

- Multi sectoral integrated programs are complex programs to implement and enough flexibility should be built into the project to allow adaptations and changes as a result of the learning that occurs during implementation and the changing environment that often warrants a change in strategy or approach.

- There is often the need to balance provision of inputs to program beneficiaries and empowerment with minimal inputs for sustainability. In the case of the Ejo Heza program that worked with often very poor communities, it was realized that a minimum level of inputs was necessary to enhance effectiveness, quality, and impact.

- Integrated savings and lending as an activity is a strong "binding factor" in keeping the groups together. It was found that most of the group members irrespective of the group objective were participating in some form of ISLG either supported by the program financial education and services was needed.

- The use of a standard training curriculum delivered in the same language works for cascade type trainings. In the case of Ejo Heza, the cascade training was delivered from program staff in Global communities and Save the Children who trained field officers from RPOs. The Field Officers then trained BCVs who then trained the group members.

- Use of personal experiences (learning by doing) is an important tool when trainings others. The BCV model is one that facilitates learning by doing, then demonstrating to other group members.

PMP Summary of Program Element 4

INDICATOR NAME	LOP targets	Achiev. FY15	FY16 Targets	Q1 Achiev. FY16	Q2 Achiev. FY16	Results to date
IR 3: Improved nutrition among rural poor						
% of beneficiaries consuming a diet with increased diversification (GC)	85%	26%	80%	--	--	--
% of beneficiaries with increased knowledge about balanced & diversified diet (GC)[3]	90%	87%	90%	--	--	--

[3] Indicator is reported annually.

# 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	2,153	144,221
# of kitchen gardens established (GC)	11,000	11,637	120*	60	12	11,709

Gender action learning systems (GALS) trainings and International Women's Day celebration

Ejo Heza has been conducting gender training with beneficiaries using the Gender Action Learning System (GALS). The Ejo Heza program and beneficiaries joined the rest of the world to cerebrate International women's day in March 2016. The event took place in Gisagara District in Southern Province where the Vice Mayor in charge of economic affairs and other staff from the district in charge of gender and program beneficiaries attended the event. A large number of participants were those who had benefited gender action learning system (GALS) trainings.

6. Program Implementation Follow-up

6.1 USAID visiting Ejo Heza beneficiaries

Visiting Ejo Heza activities in Huye by Agreement Officer Representative

Mr. Patrice Hakizimana, AOR for the Ejo Heza program, conducted a field visit to Huye District to visit two cooperatives - KOAMU and TWIYUBAKE BAHINZI BA GASUMABA supported by DUHAMIC ADRI and one nutrition group in Gishamvu Sector. The discussion between the AOR and cooperative members and nutrition group members focused on the most significant changes that have reached them as a result of Ejo Heza intervention activities. Cooperative members gave testimonies reflecting the ways in which agricultural techniques like post-harvest handling and market linkages have greatly increased their agricultural production and improved livelihoods. To promote the sustainability of program activities, Ejo Heza has trained a select number of be the change volunteers known as a "**self-help group**". These groups were given special trainings on all program packages and were linked to sector officials to make sure that program activities continue reaching the beneficiaries.

6.2 Knowledge attitude and practice (KAP) survey

The survey aimed to assess all best practices and significant changes that have accrued to the program beneficiaries as a result of program interventions. This study was designed to cover six program components: financial services, agriculture, nutrition, behavior change and communication, gender and **"**Be the Change Volunteers**".** BCVs were included in this survey to evaluate the success of using BCVs for community trainings. Key findings from the KAP report are described below.

The evaluation team found that the Ejo Heza project has contributed significantly to improving the livelihood of the population living in both the Southern and Western Provinces of Rwanda through increasing the knowledge and changing behaviors towards improved agricultural techniques, financial services, business development, gender, literacy, nutrition and water, hygiene and sanitation.

Respondents gained knowledge on improved food production techniques through famer field schools and various demonstrations at the field level. 88.5 % of respondents gained knowledge on compost manure production and 88.8% on improved seed use, farming techniques and post-harvest and handling.

Nutrition, Water, Hygiene and Sanitation: 100% or respondents reported that they have knowledge on constructing kitchen gardens; 77.8% of respondents reported having knowledge on different types of food based on their functions in the body as well as preparing balanced diet containing at least each types of these food categories. Furthermore, 62.3 % of the respondents reported being more informed on maternal and infant feeding;

BCVs are the basis for sustainability, training and capacity building of local stakeholders. The strategy used for building the capacity of the local stakeholders with multiple trainings served as the basis for sustainability. Trainers and BCVs organized and supported by the Ejo Heza project are expected to continue the initiative;

The KAP survey report indicates that 82.9 % of respondents who reported having attended adult literacy classes are able to read and write.

78.3% of respondents reported improved understanding of gender issues. They reported that the GALS trainings helped them to identify and change behaviors in the community that were contributing causes of domestic violence and poverty.

100% of respondents are members of an ISLG. 96.7% of respondents believe that Ejo-Heza program through financial services contributed a lot to an increase in income, especially for women; 87.7 % own an active bank or MFIs account.

6.3 Ejo Heza phase out activities at the district level

The Ejo Heza program is a five year program running from July 2011 to July 2016. The program has been hosting phase out activities with local government authorities at the district level and has been including program beneficiaries in these commemorations.

Ejo Heza COP handing over program reports and documentation to Huye District Representative

The close out events were held from March 16th to March 18th in the Southern Province, and on March 23rd and 24th in the Western Province.

These phase out events served as an opportunity to celebrate program achievements together with the program beneficiaries and district and sector officials. They also served as time to recognize community volunteers (BCVs) and their role as beneficiaries and as implementers of program activities. BCVs and local authorities were urged to continue program activities with the engagement of enthusiastic community volunteers and materials developed by Ejo Heza.

In all districts, officials appreciated that Ejo Heza interventions that both improved beneficiaries' livelihoods, and trained and organized community volunteers as resources to continue to service delivery. District Officials promised to sustain the achievements and to value the skills of BCVs.

Phase out event recognition in the media:

- http://www.newtimes.co.rw/section/article/2016-03-19/198137/
- http://www.kigalitoday.com/spip.php?article29231
- http://www.newtimes.co.rw/section/article/2016-03-19/198137/
- http://www.kigalitoday.com/spip.php?article29231

Ejo Heza beneficiaries exhibition during a district close out event (Huye district)

6.4 Ejo Heza achievements documentation

The Ejo Heza program received support from Global Communities headquarters team members Carol Garrison, Caroline Osborne, and Henry Tenenbaum to document the program's success, best practices, and lessons learned. The exercise included direct interviews with beneficiaries, as well as field visits to capture beneficiary's achievements and testimonies. The team visited Walmart Foundation activities in Nyanza District - mainly horticulture (banana plantation and vegetables), nutrition, savings and lending, business development and gender activities in Gisagara district, financial product development and adult literacy activities in Huye District and ISLGs linkages with formal financial institutions in Karongi district. The HQ team collected information for producing success stories and footage for an Ejo Heza documentary video.

7. Partnerships with Government, Public, and Private Institutions

7.1 Forum for agricultural advisory services – Rwanda

The Ejo Heza Agricultural Specialist participated in the national forum for agricultural advisory services in Rwanda, officially launched by The Ministry of Agriculture and Animal Resources (MINAGRI) in collaboration with the African Forum for Agricultural Advisory Services (AFAAS). The forum sought to improve agricultural communication, knowledge management, sharing, and networking among agricultural extension service providers in Rwanda. This forum launched on March 17, 2016 in Kigali.

The forum brought together a wide range of actors involved in or benefitting from agricultural advisory services in Rwanda. Its mission is to promote learning amongst and add value to initiatives in agricultural extension and advisory services by sharing information and increasing professional interaction. While launching the country forum, Dr. Louis Butare, the Director General of the Rwanda Agriculture Board (RAB), said that the Government of Rwanda intends to reach all farmers with appropriate advisory services.

To ensure that all farmers access extension and advisory services, Butare explained, the Government of Rwanda and other key extension service providers have put in place Twigire Muhinzi, a home-grown extension model that operates at the village level. As of agricultural season 2016A, figures indicate that there are almost 60,000 Twigire Groups with about 1,100,000 members. An estimated 95% of all 14,800 villages have a demonstration plot, and there are approximately 8,500 farmer field school groups with about 200,000 members. Ejo Heza contributed to agriculture services by establishing 613 farmer field schools in 8 districts, and at this forum the USAID/Ejo Heza representative Adorata Uwamariya (Agriculture Specialist) shared USAID/Ejo Heza's experience. She discussed the package a farmer needs to implement agriculture best practices like financial education, health and nutrition education, and literacy. The participants appreciated USAD/Ejo Heza's interventions, and all were asked to prepare a short presentation on their interventions for the next workshop.

7.2. Climate change workshop

This workshop was organized by the Rwanda Agricultural Board, the Rwanda Meteorology Center, and the International Center for Tropical Agriculture, and took place at the Serena Hotel. The objective was to officially launch a new program, titled Enhancing National Climate Services (ENACTS). The launch also communicated to the participants that, as they implement programs, they should consider their effect on climate change, as the climate is critical across a range of sectors when demonstrating programmatic impact and sustainability.

8. Changes in Ejo Heza Staff

During this quarter, USAID/Ejo Heza began two 2016 close out activities. Technically, intensive field activities were minimized, while BCVs addressed the sustainability of program achievements through their self-help groups. Some of the technical and finance staff left Global Communities to pursue new opportunities: the BCC Officer joined CRS, the Adult Literacy Officer and Director of Finance joined Save the Children, the M&E Specialist joined CIAT, and the Operations Officer joined the Peace Corps. Internally, the Financial Services Officer was recruited by the EMIRGE Program, while Save the Children's Senior Nutrition Specialist assigned to support health and nutrition activities under USAID/Ejo Heza was recruited by the USAID/Twiyubake Program.

9. New Developments Impacting Program Implementation

In January 2016, in 30 districts of Rwanda, citizens voted on their Sector and District Council Members. These positions are crucial, as they elect the Mayors and Vice Mayors for a term of five years, and approve all development programs in their districts. This election provided an opportunity to share Global Communities' contributions with the new district leaders.

Each year, senior government officials and other partners go on a retreat to evaluate Rwanda's progress, the performance of its high leaders, the population's living conditions, and the key challenges hindering Rwanda's development, and, most importantly, to strategize to overcome these issues. More than 300 senior government officials and other partners gathered for the 13th National Leadership Retreat, which took place from March 11th to the 13th. It was held under the theme "Strive for promotion of Home Made products", and retreat resulted in 14 main resolutions. Three out of these are of particular concern to the USAID/Ejo Heza Program: (1) increasing agricultural productivity through the intensive production of improved seeds and the expansion of irrigation and water harvesting techniques; (2) increasing the population's capacity to improve savings in rural areas and increasing access to financial services; and (3) eradicating child malnutrition, reinforcing strategies and mechanisms for child protection, and reinserting children from the streets into families.

10. Overall PMP of FY16 Q2 (January – March 2016)

INDICATOR NAME		LOP targets	Achiev. FY15	FY16 targets	Q1 Achiev. FY16	Q2 Achiev. FY16	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	0	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	1.74	1,436
Gross margin per unit of land, kilogram, or animal of selected product (FTF 4.5-4)	Maize	222	454	457	--	--	Annually
	Beans	625	791	798	--	--	Annually
	Dairy	331	332	335	--	--	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	87	48,199
# of farmers accessing agricultural extension services (GC)		75,000	85,185	85,185	0	87	85,272
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	637	3,239
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	$ 60,160	$178,540
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-based organizations (CBOs) receiving USG assistance (FtF 4.5.2-11)	2,000	2,011	2,011	0	0	2,011
# of new financial products developed (GC)	5	4	5	0	1	5
# of loans made by MFIs (GC)	3,600	2,446	3,600	277	187	2,910
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	169	3,630
# 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	6,236	67,085
# of people trained in basic literacy (GC)	35,000	31,366	35,000	5,829	0	37,195
IR 3: Improved nutrition among rural poor						
% of beneficiaries consuming a diet with increased diversification (GC)	85%	26%	80%	--	--	--
% of beneficiaries with increased knowledge about balanced & diversified diet (GC)	90%	87%	90%	--	--	--
# 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	2,153	144,221
# of kitchen gardens established (GC)*	11,000	11,637	120*	60	12	11,709
*Only model kitchen garden are counted in FY16						

11. Success Story: Business Development Services

Libelle Nikuze: Success 'Beyond My Thinking'

Like so many families, Libelle Nikuze's struggled to make ends meet running a small shop while her husband worked two jobs. In 2012 after learning about saving and lending groups under the USAID Ejo Heza program, she joined the ISLG in her small town and in the following year, she started receiving business and entrepreneurship training. For her, it was a revelation. She describes how her "mind was opened" and she starting thinking of new ways to expand and diversify her small business.

Almost three years later, she now owns three profitable businesses with plans to expand even further. With her first two loans through the ISLG, she was able to open a hair salon in the building behind her shop. When the space next her shop became available, she began thinking about a small café to sell tea and snacks. With her need for capital increasing, she took a big leap and went from accessing informal financial services to her first formal loan. She approached her local Savings and Credit Co-operative (SACCO) and based on her past savings, she was able to secure a loan to open up the café.

But her ideas for investing did not stop there. After successfully paying her first SACCO loan, she applied for a second loan to purchase solar panels. With these panels, she not only has power for her businesses, she also uses them to run a cell phone charging station. Another service she provides to people in her town is mobile money payments. As an authorized mobile money agent, she helps people send and receive money in an area where there is no formal bank.

She credits the training, coaching and support she received from the USAID Ejo Heza program for much of her success. Before she received the training and mentoring from Ejo Heza staff, she explains that "life was not good." Even with her shop and her husband's two jobs, they still had trouble covering all of their basic needs. But with her increased income they were able to build a house and afford health insurance, and they no longer struggle to pay for school fees for their three children.

Libelle's next plan is to open a full-service restaurant. She explains her rationale like the logically-minded business woman she has become. Currently there is no sit-down restaurant in town. Also, the site she has selected is very close to a large secondary school and a number of businesses that attract lots of people to the area. Hungry people, she hopes.

When asked to reflect on all of her business success, she explains that before, this would have been "beyond my thinking." But now, she is full of hope for her future, proclaiming, "Now I am confident I will keep getting loans to keep expanding my businesses."