

Final Report June 2016



Integrated Improved Livelihoods Program (IILP)

Country: Rwanda

Donor: USAID Feed the Future

Award Number:

AID-696-A-11-00008

Reporting Period:

July 2011 – July 2016

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Name of Project	Integrated Improved Livelihoods Program (IILP)
Country and regions	Rwanda, Africa
Donor	USAID/Feed The Future
Award number/symbol	AID-696-A-11-00008
Start and end date of project	July 2011-July 2016
Total estimated federal funding	\$ 13.95 million
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ACRONYMS AND ABBREVIATIONS

ADEPR	Association des Eglises de Pentecôte au Rwanda
AEE	African Evangelical Enterprise
BCC	Behavior Change Communication
BCCSM	Behavior Change Communication and Social Marketing
BCV	Be the Change Volunteer
BDS	Business Development Services
CBO	Community-Based Organization
CFI	Community Finance Initiative
CHW	Community Health Worker
DUHAMIC- ADRI	Duharanire amajyambere y'icyaro,
FFS	Farmer Field Schools
FtF	Feed the Future
GoR	Government of Rwanda
Ha	Hectares
IFDC	International Fertilizer Development Center
IILP	Integrated Improved Livelihoods Program
ISLG	Integrated Savings and Lending Group
MCC	Milk Collection Center
MFI	Microfinance Institution
MINAGRI	Ministry of Agriculture
MINEDUC	Ministry of Education
MIS	Management Information System
MOH/ MINISANTE	Ministry of Health
PHHS	Post-Harvest Handling and Storage
RPO	Rwanda Partner Organization
SACCO	Savings and Credit Cooperative
SAVIX	Savings Groups Information Exchange
TOT	Training of Trainers
USAID	United States Agency for International Development
USG	United States Government





EXECUTIVE SUMMARY

The USAID Integrated Improved Livelihoods Program (IILP), known locally as “Ejo Heza”, was a five year, Feed the Future program that improved the livelihoods of more than 140,000 Rwandans in the country’s Southern and Western Provinces. Kinyarwanda for “Brighter Future,” Ejo Heza worked primarily with subsistence farmers in Rutsiro, Ngororero, Karongi, Nyanza, Nyamagabe, Huye, Nyaruguru, and Gisagara Districts, and provided beneficiaries with the skills and tools necessary to increase agricultural production, improve household financial stability, improve health and nutrition, and become functionally literate. Implementation of the USAID Ejo Heza program was a collaborative effort between Global Communities, Save the Children, Rwanda Partner Organizations (RPOs), Rwandan Civil Society Organizations, and numerous Government of Rwanda (GoR) Ministries and local government agencies.

USAID Ejo Heza dramatically improved agricultural production of more than 85,000 farmers in maize, bean, and dairy value chains by improving agricultural techniques, promoting the use of improved and fortified seeds, and providing trainings on topics like post-harvest handling and storage (PHHS) and pest and disease control through farmer field schools (FFSs). Through the program’s interventions, maize and bean cooperatives working with USAID Ejo Heza increased production by 182% and 98% respectively. In addition to working with staple crops, USAID Ejo Heza beneficiaries also gained the skills and knowledge to diversify production in order to both improve dietary consumption at the household level, and also supply surplus production to the local market. In collaboration with the Walmart Foundation, 54,000 farmers joined FFSs which provided instruction in the cultivation of cabbages, onions, tomatoes, green peppers, carrots, tree tomatoes, passion fruits, and bananas.

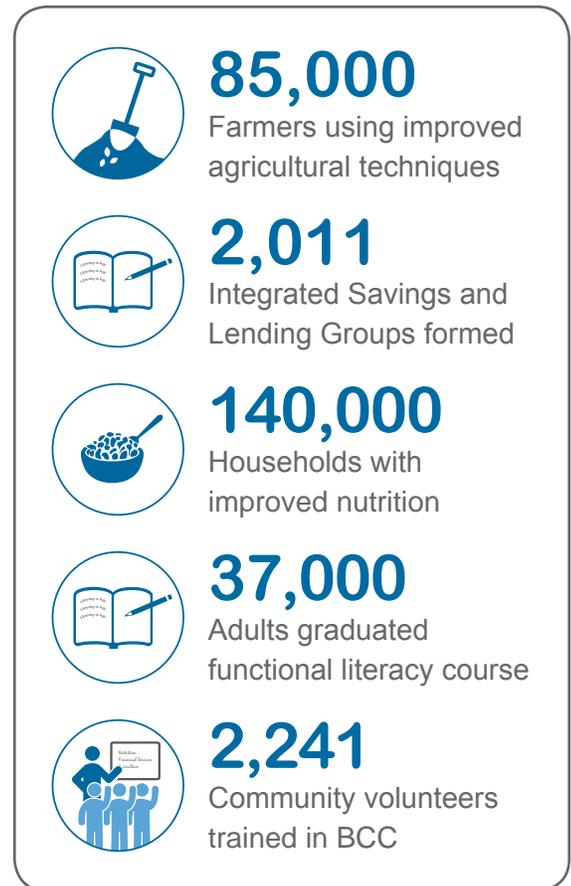
By developing and supporting Integrated Savings and Lending Groups (ISLGs), USAID Ejo Heza improved the financial stability of more than 43,000 households through membership in 2,011 ISLGs. Through the life of the program, ISLG members saved more than \$540,000 and lent more than \$440,000 amongst their membership. In addition to saving and lending among group members, ISLG participants were trained in saving, debt man-

agement, budgeting, and bank services in order to maximize the value of their ISLG memberships. This financial education initiative provided beneficiaries with the skills and knowledge required to engage with the formal financial sector. In addition, USAID Ejo Heza also worked to improve the market of financial services in the program's target districts by working with formal financial institutions, including Kenya Commercial Bank/Rwanda, Duterimbere Microfinance Institution (MFI), and Copec Inkunga to develop five savings/lending products which targeted rural farmers, thereby promoting and increasing financial inclusion in Rwanda's Southern and Western Provinces.

Through USAID Ejo Heza's partnership with Save the Children, the program improved household health and nutrition by promoting kitchen gardens and the consumption of animal protein, developing a food recipe instruction manual, forming nutrition groups, and incorporating nutrition into functional adult literacy curriculum. These efforts improved nutrition for more than 140,000 households. These complementary short and long-term actions ensured that the most vulnerable populations attained the skills and knowledge necessary to improve food security and promote a greater understanding of diet, nutrition, and hygiene, especially during the critical first 1,000 days for newborn children and their mothers. All nutrition activities were linked closely with both education and extension services delivered by RPOs as well as with the health and nutrition initiatives promoted by the GoR. Nutrition activities were organized around nutrition groups, a channel through which community members were able to learn improved food utilization and cooking for healthier diets.

In partnership with ADEPR, one of USAID Ejo Heza's RPOs, the program established 400 adult literacy centers organized across the eight districts of operation. ADEPR was the lead implementing organization in promoting functional adult literacy and recruited 814 teachers to work with the USAID Ejo Heza program. Each center averaged 20 learners per intake and the program facilitated six intakes of learners, each meeting for six hours per week over the course of six months. The functional adult literacy portion of USAID Ejo Heza incorporated curriculum focusing on each of the program's components: agriculture, health and nutrition, financial education and financial services. Practical lessons like cell phone literacy were also incorporated. A new functional literacy module was developed based on Ministry of Education (MINEDUC) guidelines incorporating the other USAID Ejo Heza technical areas of agriculture, financial services, health and nutrition. Over 37,000 learners graduated from the program and passed the literacy exam administered by the Rwandan MINEDUC over the course of the program, representing a successful graduation rate of 83%.

Behavior change communication and social marketing (BCCSM) approaches sensitized beneficiaries on the benefits of USAID Ejo Heza's program activities. Sensitization was achieved by using model farmers, ISLG officers, and cooperative members as agents of change. These people were already known and respected within their communities, so were better able to share and demonstrate how they improved their own livelihoods. These community volunteers (Be the Change Volunteers (BCVs)) used radio and text message modules, as well as drama and stories at community events, to improve print and online media coverage. Early in the program, USAID Ejo Heza aired a weekly radio program, Gira Ejo Heza, which broadcast targeted messaging to communities. The episodes channeled messages that reinforced trainings offered on the ground. The behavior change communication (BCC) team helped organize various events in collaboration with the GoR, including the National Milk Consumption and Breastfeeding Campaigns with the Ministry of Health (MoH), and the Savings Promotion Campaign with the Ministry of Finance.

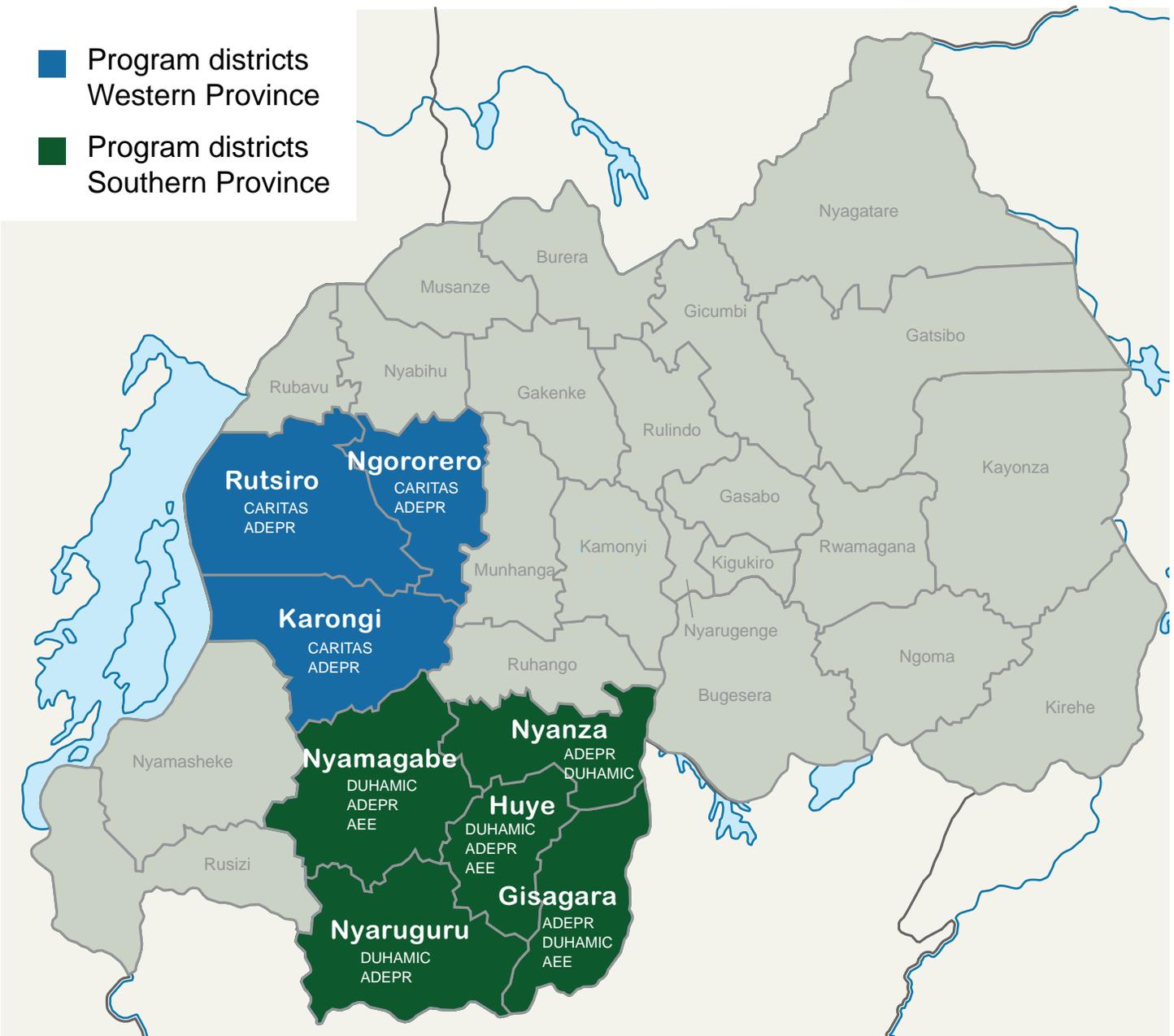


INTRODUCTION

Global Communities' USAID Ejo Heza program (Kinyarwanda for "Brighter Future") was a five year program (2011 – 2016) funded by the USAID Feed the Future initiative that sought to improve the livelihoods and food consumption of 75,000 of Rwanda's very poor, particularly women. The program's activities were centered around four main components: Program Component 1: Increase demand for financial services, Program Component 2: Increase supply of financial services, Program Component 3: BCCSM, Program Component 4: Health and Nutrition.

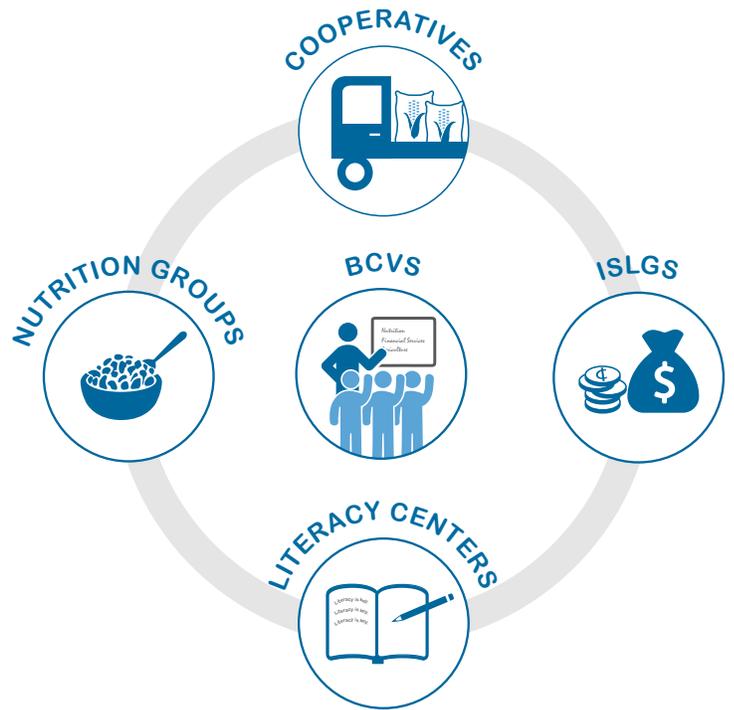
GEOGRAPHIC COVERAGE

The USAID Ejo Heza program covered 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.



PARTNERSHIPS WITH LOCAL AND INTERNATIONAL CIVIL SOCIETY ORGANIZATIONS

USAID Ejo Heza operated in partnership with four local organizations: DUHAMIC-ADRI, CARITAS Rwanda, AEE, and ADEPR and one International Organization, Save the Children, which partnered with Global Communities on nutrition activities. Global Communities and Save the Children provided technical leadership on the program, transferring knowledge, skills, and tools to assure consistent quality services to program beneficiaries across the areas of operation. The local RPOs implemented the program on the ground and worked directly with local authorities and community volunteers to deliver services through the program entry points: Adult Literacy, ISLGs, Agricultural Cooperatives, and Nutrition groups.



MOBILIZATION OF THE COMMUNITY BY RPOS

The RPO's mobilized and organized community members into these various groups for entry into and participation in program activities. Once beneficiaries became involved in one of the program's entry points, they became exposed to all of the services offered through the USAID Ejo Heza program.



Financial Services

Activities focused on scaling financial services were conducted through ISLGs. ISLGs were savings groups composed of approximately 20-25 members who voluntarily came together to save and borrow amongst themselves. The program developed 2,011 ISLGs in its districts of operation.

Market development activities included market research and product development to promote products and services suitable to rural populations. The program worked with formal financial sector institutions, including KCB/Rwanda, Duterimbere MFI, and Coopec Inkunga to develop five financial savings and lending products specifically targeted towards rural, lower income populations in Rwanda.



Agriculture

Agriculture activities were conducted through cooperatives and FFSs and focused primarily on maize, beans, and dairy value chains. The program worked with 44 cooperatives participating in these value chains. FFSs, which averaged approximately 30 members each, were found within each cooperative. FFS is a method used to provide practical demonstrations on improved agriculture and extension techniques to community members. The FFS model was encouraged by Rwanda's Ministry of Agriculture.



Literacy

Adult learners were taught how to read and write through 400 literacy centers organized across the eight districts of program implementation. ADEPR was the lead partner organization in literacy, and had 800 literacy teachers and 16 super BCVs committed to the program. Each center averaged 20 learners per intake with the program facilitating two intakes per year. Basic literacy

modules incorporated lessons focused on the various program components: agriculture, nutrition, financial education, and financial services. Practical lessons such as cell phone literacy were also incorporated.



Nutrition

Activities in nutrition were organized around nutrition groups. These groups provided a channel through which community members learned about better methods of food utilization and cooking for healthier diets. Beneficiaries used this knowledge within their own households and shared it with neighbors by establishing kitchen gardens. Nutrition groups averaged 30 members, and the program mobilized 249 nutrition groups. The program also supported two GoR annual campaigns targeting specific nutrition interventions: the Breastfeeding Campaign and the Milk Consumption Campaign.



BCVs

BCVs were typically community members who were volunteers and self-selected to take a leading role in facilitating change within their communities. All BCVs were selected from their community groups and then trained to support their groups in training and mentorship. The program trained 2,241 BCVs to support the implementation of program activities through ISLGs, cooperatives, and nutrition groups. The use of BCVs was a sustainability strategy that assures continuity even after the USAID Ejo Heza program ended since skills and knowledge were already transferred to capable community members.

STRUCTURE OF REPORT

This USAID Ejo Heza Final Report is organized by the program technical components: financial services, agriculture, functional literacy, health and nutrition, BCC, and business development services (BDS). Each section contains sections on gender mainstreaming, implementation, and lessons learned/challenges.

More than 2,000 integrated savings and lending groups (ISLGs) were created through USAID Ejo Heza.



FINANCIAL SERVICES

EXECUTIVE SUMMARY

USAID Ejo Heza worked to increase both the demand for, and the supply of, financial services. These financial services improved livelihoods and food consumption by promoting savings and credit availability as well as financial literacy and numeracy, all the while expanding access to business development and agricultural extension services.

The program's primary intervention for increasing access to financial services was the development and mentorship of integrated savings and lending groups (ISLGs). Activities included market research and the development and promotion of formal financial products and services that are specifically suitable for rural populations. USAID Ejo Heza helped financial service providers reach beneficiaries in rural communities with these products.

Throughout the program, USAID Ejo Heza created unique resources that were key to the success of its financial services programming. Early on, USAID Ejo Heza developed an ISLG Operations Manual and a Savings with Education Manual to guide the formation and management of ISLGs. By the end of the program, USAID Ejo Heza had developed 2,011 ISLGs in its districts of operation, slightly exceeding the life of project target of 2,000 new ISLGs. Global Communities replicated USAID Ejo Heza's ISLG model in Ghana at scale, results that emphasize the need for, and success of, this model.

The financial products developed in partnership with local financial institutions cater specifically to the needs of USAID Ejo Heza beneficiaries, addressing their challenges with financial literacy, their lack of assets, and their distance from financial institutions. Global Communities sought out and partnered with financial institutions with a shared interest in benefiting Rwanda's very poor, particularly women.



A graduate of the Community Finance Initiative displays her certificate of completion. CFI training focused gender dynamics and communications in household decision-making.



2,011

ISLGs established

2,711

Loans disbursed through ISLGs

75%

Female membership in ISLGs

GENDER MAINSTREAMING

As a part of its financial literacy component, USAID Ejo Heza created and utilized the Community Finance Initiative (CFI) training approach. This approach engages a household's gendered dynamics by examining the family's financial decision-making processes. Homework assignments like the creation of a family piggy bank (with a savings goal) and a family budget gave every family member a chance to discuss finances; to produce an accurate family budget, beneficiaries needed to consult their spouses, their children, their nanny—any and every piece of input was critical. By emphasizing communication, the trainings highlighted the value of women's voices when a family makes decisions.

As of December 2015, 75% of ISLG members were women. USAID Ejo Heza specifically sought to benefit rural women, among whom financial services proved to be of significant interest. ISLGs served as the entry point to USAID Ejo Heza programming. Initially, men didn't give the ISLGs much attention, but women took notice because they could save slowly, adding in a little bit of money at a time. Over time, women's financial management skills empowered them. Once women began accumulating substantial amounts of money, more men began joining ISLGs. Women's financial success sent a positive message to men that women can create significant improvements at the household level through incremental savings and lending.





ISLGs not only provided its female members with a vehicle for saving, the financial management skills they gained empowered them.

IMPLEMENTATION

ISLGs

USAID Ejo Heza worked in coordination with four Rwandan Partner Organizations (RPOs)—Duhamic ADRI, AEE, ADEPR, and CARITAS—to form ISLGs. ISLGs are savings groups composed of approximately 25 members who come together to save and borrow money amongst themselves. ISLGs provide people with the tools needed to save and invest, along with access to the formal financial sector.

ISLGs are mobilized, formed, trained, and supervised by Field Officers employed by RPOs. After a Field Officer forms an ISLG, Global Communities and the RPO provide training and technical support so that the ISLG can manage itself. RPO Field Officers and the individual communities identify and select exceptional ISLG members and leaders who are trained and developed as BCVs. Like RPO Field Officers, the BCVs also mobilized, formed, trained, and supervised new ISLGs.

In order to manage ISLG data, USAID Ejo Heza adopted a savings group Management Information System (MIS) known as SAVIX, which allowed the program to monitor and assess the performance of groups, staff, and individual RPOs. This MIS allowed the program to maintain accurate data and easily share data with stakeholders, particularly the Ministry of Finance and Economic Planning (MINECOFIN).

Financial Literacy

Financial literacy builds an understanding of the benefits and uses of financial knowledge for household and business expenditures, and promotes informed decisions when accessing financial systems. USAID Ejo Heza's RPOs conducted financial literacy trainings with BCVs, who then trained their individual ISLGs. During fiscal year 2013, USAID Ejo Heza developed four BCV financial education training modules focusing on savings, debt management, budgeting, and bank services. They are user-friendly visual modules in both English and Kinyarwanda focused on providing financial education within the Rwandan context.

Piloted in fiscal year 2015, the CFI approach to financial literacy training condensed four separate training modules into one for easier delivery and monitoring. The initiative was led by USAID Ejo Heza staff in partnership with Peace Corps Rwanda Volunteers. Facilitator BCVs and local teachers adopted the CFI approach in areas where PCVs operated, as did USAID Ejo Heza ISLGs. CFI brings a new approach to financial education by focusing on family members in addition to individuals, and delivers a full package of financial education in only one year.



Young people, sporting messages about the importance of saving, celebrate the launch of the Iteganyirize Rubyiruko (Youth Savings for the Future) product.

Linkages

In order to strengthen savings activities and ensure their sustainability after USAID Ejo Heza ends, the program linked ISLGs and cooperatives to various formal financial institutions, like MFIs, SACCOs, and commercial banks. USAID Ejo Heza sought out and supported financial service providers that had the interest in and capacity to expand their outreach and develop products that met the needs of the rural market and ensured a more inclusive and holistic financial service sector. USAID Ejo Heza formed partnerships with two local microfinance institutions (COOPEC Inkhunga and Duterimbere) and one commercial bank (KCB Rwanda).

USAID Ejo Heza's Financial Services team helped RPOs link ISLGs to formal financial institutions to increase their access to financial services and credit. These linkages became evident when ISLGs opened bank accounts, and when MFIs and SACCOs offered loans to ISLG members.

Financial Products

USAID Ejo Heza supported the development and expansion of five financial products that address the needs of rural households. Since these products belong to the financial institutions that helped develop them, people will continue to benefit from their use long after the end of USAID Ejo Heza. Four of these products are savings products with one focusing specifically on youth, and the fifth is a credit product that tops up existing savings.

1. **Iga Nawe** (Education Savings): In partnership with DUTERIMBERE MFI, USAID Ejo Heza developed an education savings account that targets parents and guardians with school-going children, students over 18 years old, and children under 18 years old who are trustees for their parents, guardians, or other adult.

Claudien Nsengimana, Managing Director for Coopec Inkunga explains how each youth member has a passbook where they track their savings progress towards their specified target.



2. **Twisungane** (Working Together): This group investment account product was developed with KCB Bank Rwanda and launched on May 15th, 2014. Twisungane is a voluntary-savings-for-investment account offered to KCB clients who are organized into self-help groups. The product provides a channel for clients organized in groups to save for harvest-dry times, for household food needs, for medical emergencies, or for income-generating activities. Groups sign a “Cycle Contract,” committing to pay a certain amount into the savings account. The savings belong to individual group members, but are counted as total group savings for a cycle period of 12 to 18 months.
3. **Iteganyirize Rubyiruko** (Youth Savings for the Future): USAID Ejo Heza and COOPEC INKUNGA developed this group-based savings product for youth. Youth come together in groups of 20 and start saving as an ISLG. Groups save money as a group and then deposit it into their formal account at COOPEC Inkunga. The group members receive 16 weeks of financial education and business development training while continuing their saving activities, earning 7-10% interest on their savings.
4. **Intego Savings** (Target Saving): This product was created with DUTERIMBERE MFI, and enables individuals and groups to safely save money in a formal institution. People accumulate lump sums to achieve financial goals, like buying a small animal or a motorcycle. Clients decide on a savings goal and a timeline, and then sign a contract with Duterimbere specifying their monthly deposit and their interest rate.
5. **Intego Credit**: Developed with DUTERIMBERE MFI, this product builds on the Intego Savings product where customers save toward a specific target. With Intego Credit, the bank can give a top up loan of 50% of their savings. This reduces the debt level for the client, while also helping them reach their goals faster.

Members of the Duharahirisuku ISLG in front of building where they own and operate a maize mill. The group also runs several other profitable businesses thanks to the loans they were able to secure from their local SACCO.



Digital Financial Services

After developing the Twisungane group investment account, USAID Ejo Heza found it necessary to train beneficiaries on mobile banking services, as these services form an important part of many banks' expansion strategies. Through its partnership with KCB Rwanda, USAID Ejo Heza promoted digital financial services trainings on KCB Rwanda's Agency Banking Model – IWACU Agents. In partnership with KCB Rwanda, USAID Ejo Heza brought together ISLG leaders, BCVs, and KCB agents at information meetings and trainings on the function of mobile payments and the role of KCB Bank Agents. The Twisungane financial product expanded the use of mobile money through Agent Banking.

LESSONS LEARNED AND CHALLENGES

From the beginning, USAID Ejo Heza was a program that specifically targeted women, and technical areas in which women were likely to be interested. Although gender work was more heavily integrated later on in the program, this aim, in the future, should be given specific consideration from the start in the form of gender interventions, staffing, and trainings. For example, integrating some of the training activities under the Gender Action Learning System (GALS) curriculum into the CFI curriculum could help enrich it.

ISLGs gave community members their own vehicle for saving and borrowing small sums of money to meet various needs. As beneficiaries' main point of entry to USAID Ejo Heza, ISLGs proved to be an excellent forum for integrating program activities, leading to comprehensive service delivery. Caution should, however, be exercised when introducing many training packages to an ISLG because their principle purpose should be to remain a sound, albeit informal, financial entity.

ISLGs are key to the program's sustainability. Many of the USAID Ejo Heza program activities have specific end dates, but the ISLG model is sustainable because group members are already trained and gathered into a community to continue the culture of savings.

While customers found products like Intego Savings flexible enough to fit their needs, they still faced challenges when accessing their corresponding MFIs due to physical distance. Most MFIs are located in city centers, making transportation an obstacle for people living in rural Rwanda. However, some financial products like Iteganirize Rubyiruko were designed to respond to these challenges. Youth member groups keep a lock box that they deposit their savings in, meaning that a group representative only needs to travel to the Coopec Inkunga office once the lock box is filled. While digital financial products and services can solve access issues, many microfinance institutions are not able to afford the platforms for these services.

Since the MFIs and banks do not disclose client information, it was impossible to have clean client data for collection and monitoring. Performance Monitoring Plans for programs that develop financial products with formal institutions should take this into account so a separate form of reporting is agreed upon with all parties at the onset of the program.

Participation and leadership by the USAID Ejo Heza program within the Financial Education and Savings Practitioners forum under MINECOFIN raised the profile of Global Communities in the savings group space. As staff participated in working technical groups, the program remained an awareness of government priorities and also ensured the organization's visibility.

With a \$1 million grant from the Walmart Foundation, the program reached an additional 50,000 farmers.



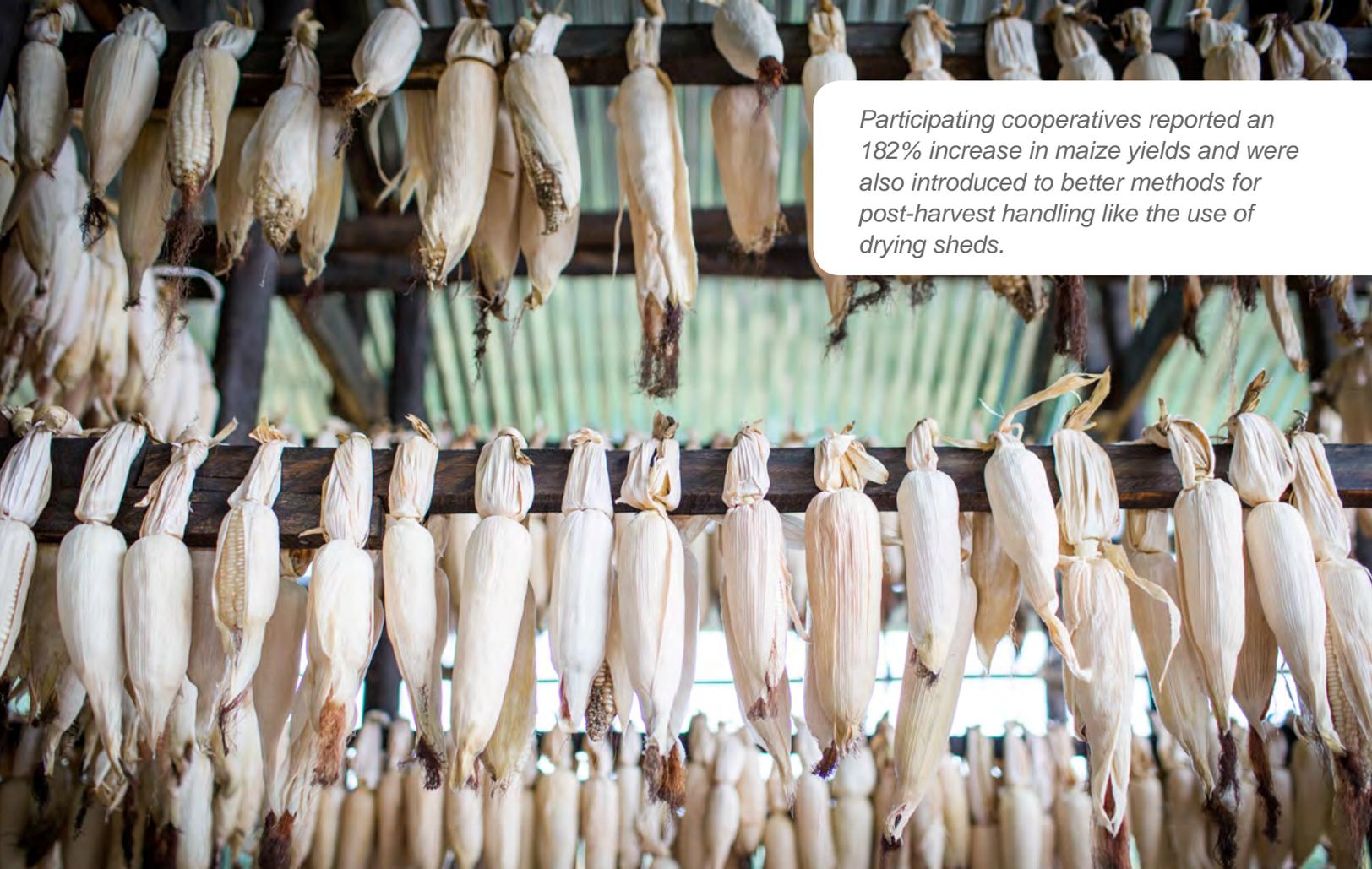
AGRICULTURE

EXECUTIVE SUMMARY

USAID Ejo Heza emphasized the use of modern farming methods to increase agriculture production, methods which in turn improved farmer incomes. Activities in agriculture were conducted through cooperatives and focused on three main value chains: maize, beans, and dairy. As of FY16Q1, the program had 44 cooperatives participating in these value chains. Farmer Field Schools (FFSs), which averaged approximately 30 members each, worked within each cooperative, providing practical demonstrations and training the community on improved agriculture and extension techniques.

As of FY16Q1, USAID Ejo Heza exceeded the target number of farmers accessing agricultural extension services by 10,185 (13.58%). USAID Ejo Heza reached these farmers by engaging both new agricultural cooperatives and preexisting cooperatives in need of capacity building. Working through BCVs, the program trained farmers to expand their knowledge, set up FFSs to encourage innovation, and reinforced postharvest handling and storage (PHHS) techniques to ensure best practices.

FFSs explored input combinations to test productivity and crop health so that farmers could learn what works best in their home plots and cooperative lands. The techniques demonstrated by FFSs changed not only how farmers cultivate their crops, but also the way people approach agriculture. Instead of individual farmers planting different crops throughout the cooperative's land, the FFS trainings encouraged strategic seasonal planning. Improved PHHS is one outcome of this exercise in seasonal planning.



Participating cooperatives reported an 182% increase in maize yields and were also introduced to better methods for post-harvest handling like the use of drying sheds.



2,712

Farmer Field Schools established

44

Cooperatives supported

85,185

Smallholder farmers trained in improved agricultural techniques

3,300

Acres of farmland improved

USAID Ejo Heza successfully connected farmers to markets, demonstrating tangible results. 11 of the cooperatives working with USAID Ejo Heza have contracts with the World Food Program, supplying crops for their programs in Rwanda, and the remaining 33 cooperatives have simple agreements with buyers like local factories and schools in their regions of operation.

GENDER MAINSTREAMING

The Agriculture Specialist and gender focal point for USAID Ejo Heza received hands-on training from a gender coach hired by the AGRIPROFOCUS consortium. AGRIPROFOCUS is a consortium of organizations from the Netherlands focusing on integrating gender into value chain development. This initial exposure to gender in agriculture catalyzed the entire set of gender activities that USAID Ejo Heza subsequently implemented.

Following this training, Global Communities Rwanda assessed gender in the USAID Ejo Heza agriculture value chains, and was further motivated to create a gender strategy and gender work plan within the Global Communities Rwanda office. Global Communities staff then began transferring this knowledge to our RPOs, BCVs, and beneficiaries.

Cooperatives were able to increase their yields not only due to agricultural improvements, but through better planning and business management.



Interest among Global Communities staff coupled with beneficiary requests for gender trainings (reported by RPOs) indicated a need for gender programming within USAID Ejo Heza. Our partner RPO, DUHAMIC ADRI, has experience implementing gender trainings across Rwanda, so Global Communities requested their technical support in training BCVs.

A gender assessment conducted in April 2015 found that program beneficiaries face two main gender-related challenges: lack of communication between spouses regarding household priorities and production, and an imbalance in burden of work for women. The Gender Action Learning System (GALS) curriculum, adopted from Oxfam Novib, was implemented to target these two challenges specifically. Since June 2015, when the activity began, 956 people have been trained in GALS, and though a wide variety of people participated, most were agriculture beneficiaries.

IMPLEMENTATION

In order to strengthen economic cooperation among farmers, Global Communities and its partners identified the agricultural sectors with the greatest potential for viable growth and beneficiary integration, and the lowest barriers to entry and expansion. After selecting the maize, bean, and dairy sectors, USAID Ejo Heza supported 44 producer cooperatives to receive agriculture extension services.

RPOs facilitated technical assistance to and learning within these cooperatives by creating local FFSs and facilitating regular visits to model producers in nearby villages. Over the course of the program, 2,712 FFSs were established to test and demonstrate agricultural technologies using kits provided by the International Fertilizer Development Center (IFDC).

Livestock farmers were linked to Milk Collection Centers to receive training in cattle management and milk handling.



In addition to education through FFSs, farmers received agriculture extension services through PHHS support. USAID Ejo Heza helped cooperatives reduce postharvest losses by supplying materials for drying sheds, which the cooperatives constructed using their land and labor and a hired contractor.

The program trained RPO staff on topics such as advanced agriculture techniques, maize and bean PHHS, and business planning and management. Through our cascaded approach to training, the RPOs then trained BCVs, who then trained the program beneficiaries. Cooperatives recorded increases in production and sales as a result of these improved techniques. Production of maize increased by 182%, while production of bush and climbing beans increased by 98% and 51% respectively. One successfully introduced technique was season planning, meaning that farmers strategized which crops to grow, how much to produce, what they will be produced for, which trainings are needed, and the current market.

Beyond the support of our RPOs, agriculture activities also received support from the Rwandan government. The Rwanda Agriculture Board (RAB) supported USAID Ejo Heza's agriculture extension services through the provision of seeds, artificial insemination of livestock, and drugs for livestock, and the Ministry of Agriculture provided maize seeds to certain farmers.

Activities in the dairy sector value chain were initiated through Duhamic Adri, our lead RPO in agriculture. USAID Ejo Heza supported livestock farmers in cattle management and milk handling by linking farmers to milk collection centers (MCCs) and initiating savings activities within cooperatives to solve emergency issues and take care of cows by paying for veterinary services.



Farmer Alexandre Nsengimana explains that before he received GALS training, he made all household decisions by himself. As a result, his wife Sallah did not always approve of his decisions and support his plans. Now, explains Alexandre, they work together as

“Equal partners in the household.”

—Alexandre Nsengimana, BCV

LESSONS LEARNED AND CHALLENGES

USAID Ejo Heza supported the Government of Rwanda’s Village Kraal Model of improved dairy livestock management by mobilizing dairy farmers living in the same village to collectively construct sheds for their animals to live in. These sheds became demonstrative units on proper livestock management. However, the farmers faced a challenge when sourcing for fodder. To overcome this issue, the cooperative leased land where they could grow napier grass as fodder.

One challenge that other farmer cooperatives faced during Agricultural Seasons A and B in 2012-2014 was a lack of rain, which affected agriculture production in most of Rwanda, including the USAID Ejo Heza operation areas.

As a follow up to recommendations from the external evaluation conducted by Mendez England and Associates, which both acknowledged that the production of beans and maize had increased, but also suggested that USAID Ejo Heza beneficiaries are challenged by pest and disease management, the technical team organized refresher training sessions in pest and disease identification and management to all Field Officers, Coordinators, and Assistant Coordinators. Afterwards, these Field Officers trained BCVs, who continued to train farmers.

Cooperatives faced challenges with PHHS techniques. When the harvest period arrived, they lacked sufficient storage and places to dry large quantities of maize. Without sufficient infrastructure within the cooperatives, farmers struggled to shuck, sort, and package maize.

Within the cooperatives’ crop harvesting schedules, there is a gap of about seven months when additional programming could have been introduced. For example, after a month of maize harvesting in March, farmers spend seven months on postproduction activities, leaving them with a great deal of free time. Ramping up trainings and activities during this time could have maximized USAID Ejo Heza’s agriculture interventions.

Most agriculture cooperatives are comprised of adults, with very few youth members. Future programs would benefit from engaging youth, generating more interest among young people in agricultural pursuits. Involving youth in the cooperatives would help ensure sustainability, as agriculture best practices would be passed between generations of farmers.

400 literacy centers were established across the eight program districts with partner ADEPR.



FUNCTIONAL LITERACY

EXECUTIVE SUMMARY

USAID Ejo Heza's integrated programming responded to the complexity of our beneficiaries' needs. While a person may benefit from a single program intervention, USAID Ejo Heza endeavored to provide beneficiaries with a full package of integrated services. People initially entered literacy classes to gain reading and writing skills, but the program incorporated additional skills into these courses. In this vein, the program's literacy modules worked across the program's other components to include practical lessons such as cell phone literacy, forming a more functional literacy curriculum.

Adult learners were taught how to read and write through 400 literacy centers organized across the eight program districts. ADEPR was the lead implementing organization in adult literacy, and, over the course of the program, trained 816 literacy teachers and 16 super BCVs working with USAID Ejo Heza. Each literacy center averaged 20 learners per intake, with two learner intakes per year.

Participants in the adult literacy classes experienced some of the most dramatic successes of the USAID Ejo Heza program. Becoming literate opens opportunities in a unique way, teaching concrete skills that in just six months make training recipients more communicative, employable, and confident. Over the course of the program, USAID Ejo Heza trained 37,195 successful graduates in functional adult literacy, which exceeded the program target of 35,000, in large part due to our collaboration with local authorities and the dedication of the adult literacy BCVs.



More than 37,000 adults successfully completed the functional literacy course and passed the MINEDUC's National Literacy Examination.



400

Literacy centers established

816

Literacy teachers and BCVs trained

37,195

Individuals graduated in functional adult literacy

Even though literacy activities ended in December 2015 with the graduation of the 6th intake, the program's impact is far from over. Demonstrating the sustainability of USAID Ejo Heza interventions, the BCVs started a 7th intake of literacy learners on their own in January, with no support from outside sources. The BCVs understand the value of literacy, and continue to serve their communities after the close of the program.

GENDER MAINSTREAMING

69% of USAID Ejo Heza's functional literacy learners were women. USAID Ejo Heza has been filling a critical literacy gap between men and women.¹ The marginalization experienced when one is unable to read or write is compounded by marginalization that one experiences because of their gender. Adult literacy classes help women gain basic skills that increase their confidence to speak out and offer their opinions. Being able to

read, write, understand math, and use a cell phone builds women up, helping them take the first step toward closing gaps in communication and decision-making within their households.

In partnership with ADEPR, USAID Ejo Heza developed a literacy and numeracy module that incorporates nutrition and hygiene. While many of the 20 short topics related to both men and women, some topics, such as

¹The Government of Rwanda reports that, in 2012, the literacy rate for men aged 15 years and above was 72.4%, but for women it was 64.7%. Ministry of Education, Republic of Rwanda. 2014 Education Statistical Yearbook. March, 2015.



Literacy modules included topics in areas such as agriculture, health, financial services and cell phone use.

nutrition for pregnant and lactating mothers and breastfeeding, were created to respond specifically to women’s needs.

When USAID Ejo Heza began incorporating gender activities into programming, ISLGs and agriculture cooperatives receiving GALS training were test groups to see how gender activities could be further expanded to other program components, such as adult literacy. USAID Ejo Heza intended for the gender activities to be accessible to every beneficiary, regardless of their literacy level. Therefore, the GALS methodology uses pictures, drawing activities, and other visual components so that people can all participate equally in the training.

IMPLEMENTATION

Global Communities and Save the Children worked with ADEPR to develop basic literacy and numeracy curriculum and implement literacy classes. Classes were delivered through the RPOs’ existing adult literacy and numeracy programs. There were five steps to the literacy program: register the learners, train the literacy teachers and mentors, implement the six-month literacy course, monitor and evaluate learners’ progress, and, after graduation, integrate learners into post-graduation program activities like BDS trainings, ISLGs, or cooperatives.

In order to engage learners and teach classes geared to people’s daily lives, Save the Children,

Global Communities, and ADEPR developed literacy and numeracy curricula that included lessons on nutrition, hygiene, agriculture, financial services, and cell phone literacy. The modules also contain picture guides for more effective, visual learning. RPOs refer to this comprehensive approach as “teaching with a purpose.” These functional adult literacy (FAL) modules were developed based on Ministry of Education (MINEDUC) guidelines, and were presented to MINEDUC for validation.

After completing the six-month literacy course, those who successfully pass the MINEDUC literacy exam are awarded with certificates of merit at a graduation ceremony. Graduation ceremonies were important to beneficiaries who never had the opportunity to complete a formal education because the events were a public recognition of their achievements. These graduations also acknowledged the efforts of literacy teachers and trainers, encouraged them to continue in their jobs, and advocated for more support from local leaders.

LESSONS LEARNED AND CHALLENGES

It became apparent early on in the literacy activities that USAID Ejo Heza needed to involve the Rwandan government and local authorities in order for programming to be effective. For example, learning modules needed to be approved by the MINEDUC, and to be considered fully literate, learners needed to pass the National Literacy Examination.



Valens Nzeyimana had never attended school, but after completing the literacy course he was able to get a job as a driving instructor and now dreams of owning his own driving school one day.

“When I finished learning how to write and count, I realized a good life would be possible.”

—Valens Nzeyimana, literacy graduate

Since 2012, USAID Ejo Heza assisted 37,195 literacy learners in successfully passing the MINEDUC’s National Literacy Examination. This independent testing by a government ministry measured the initiative’s success as USAID Ejo Heza worked to steadily increase the graduation rate (the percentage of people who finished the program, sat for the exam, and passed the exam) from the first intake to the sixth, with a final program graduation rate of 84%. Any other program involved in economic development in Rwanda should consider illiteracy as an inhibiting factor to all other programming and include services to tackle this issue.

Mobilizing people who are unable to read and write proved difficult. Although the program provided learning centers and teachers, getting this target demographic to access the services was challenging. USAID Ejo Heza addressed this difficulty through campaigns and by working with local authorities, church groups, and BCVs.

Illiterate people are often poor. When learners initially attended classes, they often thought that the class would provide supplies like pens and notebooks. Some implementers do provide these incentives, so those expecting such benefits sometimes left the program in favor of others offering notebooks, pens, water basins, and other items. However, these incidents were uncommon, so they had a minimal effect on learner retention.

The literacy classes were marked by a relatively low dropout rate of 18% (this accounts for learners who started a literacy class, but who dropped out before finishing it). Some learners dropped out because they moved away, looking for a better quality of life. Additionally, most of the adult literacy learners were farmers, meaning that they were unable to commit time to the classes when they were planting, weeding, harvesting crops, or preparing their land for the upcoming season. The program worked to reduce the dropout rate by engaging a consulting firm and revising the curriculum based on their recommendations.

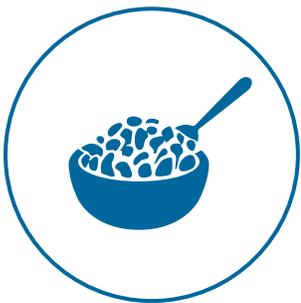
BCVs were an invaluable resource and extremely committed to literacy activities. However, they were volunteers spending 6 hours a week on their classes and receiving a stipend of 4,500 Rwf per month. Many BCVs believed they should be paid more, considering the amount of time and work they put into the program.

In addition, the literacy modules were very large, meaning that BCVs sometimes became overloaded. Adult literacy learners often wanted to start ISLGs while in the literacy classes, and requested that their BCV work with them. While expanding their work served the learners very well, it meant an even higher workload for the BCVs and could affect their work on literacy classes.

Just like any newly formed ISLG, the ISLGs created by literacy learners needed material kits to start up. However, since these added ISLGs were an unintended benefits of the literacy courses, the program had not budgeted for the kits.



430 health and nutrition groups were created providing cross-cutting services to all program beneficiaries.



HEALTH & NUTRITION

EXECUTIVE SUMMARY

The health and nutrition component of USAID Ejo Heza consisted of cross-cutting services provided to all program beneficiaries. These services sought to improve people's wellbeing, and included nutrition education, the provision of water, sanitation, and hygiene (WASH) trainings, WASH kits for community health workers (CHWs) and be the change volunteers (BCVs), tanks for water harvesting, small livestock for poor families, and cooking demonstration training sessions and kits.

All nutrition activities are linked closely with both education and extension services to achieve the program objectives of: 1) incorporating nutrition into adult literacy education; 2) improving agriculture production, storage, and handling; 3) establishing kitchen gardens; 4) promoting better food utilization; and 5) messaging.

The kitchen gardens grown by USAID Ejo Heza conformed to beneficiary needs. The traditional, terraced kitchen garden requires substantial space, more than poor families with little land were able to allocate. Through USAID Ejo Heza RPOs, Global Communities piloted new kitchen garden models including a double-dug bed garden, a sac garden, a heap mound garden, and a mandala garden (see attached kitchen garden strategy for more information). This variety gave beneficiaries a choice of gardens depending on the size of their land and its topography. This innovation made nutritious food accessible to more people, for a greater part of the year.

During nutrition group meetings, people cooked meals together to reinforce community knowledge about nutrition. The program mobilized 430 nutrition groups, all during 2012 and 2013, which averaged 20 to 30 members

Kitchen gardens provided families with produce to improve their diets and use as a source of supplemental income.



430

Health and nutrition groups formed

142,066

Rwandans reached through health and nutrition trainings

11,709

Kitchen gardens established

each. After establishing a foundation of nutrition information sharing, the program began introducing financial education to group members. Gradually, the members became empowered in both nutrition and financial education, thus enabling them to begin savings activities and form an ISLG. Every one of these 430 nutrition groups graduated, becoming an ISLG. This progression connected families to other program services, which allowed them to address issues in their households beyond health and nutrition.

GENDER MAINSTREAMING

The health and nutrition component engaged mainly with pregnant women, lactating mothers, and mothers of children under two years old. BCV training topics therefore included

nutrition education for pregnant and lactating mothers, breastfeeding (including exclusive breastfeeding and complementary feeding), balanced and diversified diets, and cooking best practices. In creating this nutrition-specific curriculum and organizing campaigns on similar topics, USAID Ejo Heza tailored this component to the needs of pregnant women and women with young children.

While milk consumption, breastfeeding, and anemia prevention campaigns provided visibility for the program and strengthened its collaboration with the Ministry of Agriculture (MINAGRI), Ministry of Health (MOH), and targeted districts, these campaigns first and foremost served the women learning about the health and nutrition.





The health and nutrition component engaged with pregnant women and mothers to promote breastfeeding, milk consumption and anemia prevention.

USAID Ejo Heza holds annual breastfeeding campaigns that coincide with World Breastfeeding Day. While these events' primary purpose is to benefit mothers and their children, men were also targeted. Men learned that breastfeeding is not a passive activity, that while women were occupied they had the responsibility to reduce the burden on women. In teaching men to care for children, maintain land, and otherwise participate in household work while women breastfed, the campaign reinforced the message that breastfeeding is a large time commitment for women, but one that can benefit the whole family and is made manageable with men's assistance.

IMPLEMENTATION

USAID Ejo Heza implemented complementary short-term and long-term activities to ensure that the most vulnerable populations attained health and nutrition skills and knowledge. Under the leadership and management of Global Communities, Save the Children, supported by the RPOs, conducted nutrition activities in the USAID Ejo Heza areas of intervention. These actions 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.

Activities in nutrition are organized around nutrition groups, whose members were recruited from the GoR's Parent's Evening Forum initiative,

Umugoroba w'Ababyeyi. USAID Ejo Heza engaged households with children facing malnutrition, and their neighbors. Through these nutrition groups, community members learned about food utilization and cooking for healthier diets. Beneficiaries used this knowledge within their own households and shared it with their neighbors through their kitchen gardens.

Kitchen gardens demonstrate how to grow highly nutritional foods in small spaces in order to diversify diets. As of March 31, 2016, 11,709 kitchen gardens have been established. Because the nutrition groups are all attached to kitchen gardens, more than 144,000 Rwandans have benefited from kitchen gardens under USAID Ejo Heza. RPOs promoted kitchen gardens by developing demonstration plots in high traffic areas, such as by the government sector office, market centers, schools, and other communal meeting spaces.

LESSONS LEARNED AND CHALLENGES

According to the USAID Ejo Heza Nutrition Assessment Report completed in 2013, 51.4% of beneficiaries with kitchen gardens produced food in their gardens year round. However, according to the Knowledge Attitude and Practices (KAP) survey completed in March 2016, 100% of kitchen garden users were utilizing water harvesting techniques to ensure year-round vegetable production. In order to make nutritious food options available throughout the year, new water tank and rain water harvesting technologies were introduced to sustain kitchen gardens during the dry season.



USAID Ejo Heza worked to change traditional patriarchal attitudes by involving men in activities normally relegated to women.

“His mindset has been changed for the positive...He even helps me with the cooking and the washing.”

—Patricie Ntabyizana, Health and nutrition BCV

Involving men in nutrition activities, particularly breastfeeding and cooking practices, was challenging. Through campaigns and the various ISLGs, literacy classes, and nutrition groups, USAID Ejo Heza encouraged men to be involved in these activities which are normally relegated to women. When male BCVs built kitchen gardens, cared for children, or cooked, they were positive role models for their communities.

USAID Ejo Heza sought to improve people’s nutrition by incorporating animal proteins, fruits, and vegetables into their diets. However, this proved challenging because many beneficiaries could not access or afford these foods. During FY2015, USAID Ejo Heza addressed this challenge by piloting an animal protein activity which promoted rabbit and chicken production among poor families.

Kitchen gardens provided many beneficiaries with nutritious produce during the rainy season, but not during the dry season. In order to improve nutrition year round, USAID Ejo Heza provided water tanks to certain families for maintenance of their gardens and as demonstration equipment for neighbors. The families with water tanks produced vegetables from their kitchen gardens throughout the year, but the program also sought solutions outside of the water tank donations. USAID Ejo Heza advised households living near marshland to plant their vegetables near these marshlands, while also initiating agriculture techniques using waste water.

Be the Change Volunteers (BCVs) took the leading roles to facilitate change within their communities.



BEHAVIOR CHANGE COMMUNICATION (BCC)

EXECUTIVE SUMMARY

Behavior Change Communication (BCC) was central to increasing community awareness of and demand for each of the program components. Its purpose was to enhance existing messaging, building on the work of each program element. The BCC approach helped populations understand the benefits of financial services, improve agricultural production practices, work cooperatively with farmers, seek literacy training, and increase demand for health and nutrition services.

Be the Change Volunteers (BCVs) were the program's main access point to beneficiaries, defining the way USAID Ejo Heza communicated its purpose to the people it served. BCVs continue to work with ISLGs, cooperatives, and nutrition groups, reinforcing the sustainability of USAID Ejo Heza's impact. BCVs assure continuity even after the program's end, serving not only as teachers, but also as role models who pass on their skills and knowledge to the people around them.

USAID Ejo Heza held annual savings and breastfeeding campaigns to coincide with the national savings week and national breastfeeding week, as well as local, sector-level campaigns which were celebrated by songs, dances, and skits by BCVs. Large events like the milk and breastfeeding campaigns and the adult literacy graduations increased the program's visibility and strengthened collaboration with MINAGRI (Ministry of Ag-



BCVs were instrumental in delivering trainings in literacy, agriculture, health and nutrition and financial services.



2,241

Be the Change Volunteers recruited and trained

riculture and Animal Resources), MOH (Ministry of Health), MINEDUC (Ministry of Education), MINECOFIN (Ministry of Finance and Economic Planning), and the district authorities. By coinciding with campaigns led by the government of Rwanda (GoR), USAID Ejo Heza leveraged national efforts to the individual sectors, showing the program’s commitment to their shared objective of improving the livelihoods of Rwanda’s very poor.

GENDER MAINSTREAMING

Global Communities communicated its goals for the USAID Ejo Heza program through BCC. By incorporating gender into this program element, Global Communities and its partner organizations ensured that gender was built into the program at every opportunity.

Because BCVs worked on every program element, they were given a unique opportunity to incorporate gender into their trainings. As the USAID Ejo Heza team developed the BCV training materials, they looked at each lesson through a gender lens. By writing in specific examples and stories that discuss household roles, responsibilities, and decision-making, the team taught BCVs and beneficiaries about gender while discussing finance, nutrition, and agriculture.

Along with messaging within trainings, USAID Ejo Heza incorporated gender into its public events, where media and local leaders witnessed the program’s dedication to improving women’s lives. Skits performed by BCVs at events such as literacy graduations, ISLG Share Outs, and WASH campaigns celebrated the empowerment of women. These skits were dramatic examples of BCVs’ sensitivity to and awareness of gender imbalances, and their desire to correct these issues.



Training manuals were developed for each program element to help BCVs deliver behavior change messages.



IMPLEMENTATION

BCC was implemented at the community level through individual BCVs. BCVs are community members who volunteered to facilitate change within their communities, and as of March 2016, 2,241 BCVs supported the implementation of program activities. BCVs were selected from their community groups and then taught to support them through training and mentorship by RPO field officers.

In order to be successful, the BCC element needed the right teachers and the right material. To this end, the program developed detailed training manuals for each program element. This content, which BCVs used when teaching their communities, is highly visual, using images to increase accessibility.

Although BCVs were central to the BCC strategy, USAID Ejo Heza approached this component from multiple angles. Through campaigns, events, material production, SMS (short message service), and a radio program, the program reinforced the adoption of best practices in financial services, agriculture, BDS, and health and nutrition. For example, the radio program Gira Ejo Heza highlighted a different program component each week, bringing in local leaders and ministry representatives to speak.

LESSONS LEARNED AND CHALLENGES

In order to properly track the success of BCC initiatives, USAID Ejo Heza found it prudent to turn to external consultants and evaluators to monitor and track the progress and success of the BCC component. As such, the program outsourced a baseline survey, two nutrition practices surveys and a knowledge attitude and practices (KAP) survey at the conclusion of the program.





Patricie Ntabyizana served as a BCV supporting three health and nutrition groups in her community with a total of 60 members. Describing what motivated her to become a BCV, she explains,

“So that I would be able to train my fellows, but especially to be an example for them.”

—Patricie Ntabyizana, BCV

Due to the complete integration of BCC into the program’s technical components, the USAID Ejo Heza BCC Specialist had few fixed deliverables of their own. Therefore, it was integral to the component’s success that the BCC Specialist be able to work well with the other technical leads.

Organizing public events was a great deal of work for the USAID Ejo Heza team. Bringing BCVs together from each district, training them, and writing scripts for each component’s skit, among other preparations, required a large time commitment from team members.

Local and national media was often represented at these public events. After reaching out to media representatives, the BCC team wrote briefings and scripts to ensure that the people representing USAID Ejo Heza properly communicated the program’s message. However, although preparing for campaigns and launch events was time intensive, the participation of the media and local leadership offered an opportunity to engage the districts on a larger scale. The involvement of the district authorities was vital, considering the program’s role in helping them to achieve their own development goals.





BUSINESS DEVELOPMENT SERVICES (BDS)

EXECUTIVE SUMMARY

USAID Ejo Heza greatly expanded economic opportunities for rural Rwandans through business development and extension services. In order to reinforce peoples' capacity for business management and increase the number of income-generating activities among program beneficiaries, the program trained literacy graduates and entrepreneurs on business development skills.

To reach entrepreneurs, USAID Ejo Heza created an MSME business mentorship program. Business mentors developed beneficiary entrepreneur's skills and linkages with financial institutions, helping them recognize opportunities to expand their businesses and opportunities for new ventures. This knowledge then encouraged people to seek funding from different financial institutions present in their area. The mentorship program was designed around the needs of the BDS beneficiaries. It was created to reinforce linkages between entrepreneurs and businesses, including the formal financial sector. Mentors allowed the mentees to schedule their own training sessions, each of which lasted for two hours.

As of March 2016, 3,239 MSMEs had received business development services from USG-assisted sources due to USAID Ejo Heza interventions. This achievement exceeds the program's life of project target by 61.95%. Most of the business owners that USAID Ejo Heza worked with are micro-entrepreneurs, meaning

BDS trainings helped women develop their entrepreneurial skills and built their confidence as business owners.



3,239

MSMEs received BDS

69%

BDS trainees were women

that only one or two people are employed in the enterprises including the business owner. These enterprises earn less than Rwf 300,000 (roughly 388 USD) per year. By helping MSMEs enhance their business and entrepreneurial skills, USAID Ejo Heza expanded economic opportunities among poor rural households.

GENDER MAINSTREAMING

Although USAID Ejo Heza sought to promote gender equity by ensuring that women are proportionally represented in program activities, participant data shows that USAID Ejo Heza reached more members of this target demographic than anticipated. Although there are more women than men living in rural Rwanda, with more men living in towns and cities, USAID Ejo Heza was able to exceed the minimum, proportional level of women's representation (10 women for every 9 men, as of 2010).¹ 69% of the beneficiaries who received BDS trainings were women, meaning that, on average, women outnumbered men nearly 10 to 4 at BDS trainings. By helping women develop their entrepreneurial skills and expand their sources of income, USAID Ejo Heza built their confidence as businesswomen. Trainings that focused on the characteristics of a good entrepreneur, examining competition, and understanding the market, not only helped women improve their businesses, but also discover their own talents and abilities.

¹National Institute of Statistics of Rwanda, The Third Integrated Household Living Conditions Survey (EICV3). <http://statistics.gov.rw/publication/eicv-3-main-indicators-report>.



IMPLEMENTATION

In August of 2015, USAID Ejo Heza engaged an external consultant to work with Global Communities staff to develop the MSME mentorship training guide, and in October 2015 the program began training young literacy graduates in BDS and entrepreneurship through its Entrepreneurship and Business Management Training Guide. Over the course of 12 weeks, participants covered nine principles of business management and entrepreneurship (see Figure 1). While some trainees already belonged to ISLGs in their villages prior to the BDS trainings, others formed new ISLGs during the BDS trainings.

To strengthen the business skills of MSME beneficiaries, Global Communities hired business mentors to work in each of the program's districts, reporting directly to field officers. Each business mentor participated in a business development Training of Trainers (TOT), which is a preparatory training developed by Global Communities Ejo Heza to prepare mentors before they go on to train small-scale entrepreneurs. After the TOT, mentors were each assigned three 30-person groups of MSME entrepreneurs already running businesses, and two ISLGs comprised of people wanting to run businesses. Each of these five groups received group trainings and individual mentorship.

MSME business mentors trained entrepreneurs on topics including business operations, balancing work and family, marketing strategies, and how to cost and price products/services.

After trainings, some entrepreneurs began new businesses, while others expanded their existing businesses. The MSME business mentorship program helped 2,441 MSMEs improve their businesses. Entrepreneurs also began keeping records on their businesses and keeping track of profits. After receiving training, beneficiaries submitted 73 projects to SACCOs, MFIs, and one commercial bank for loans with a total value of Rwf 33,728,145 (roughly \$44,000 USD). The business mentors helped strengthen the beneficiaries in business development and management, helping them to expand their businesses.

Figure 1: Entrepreneurship and business management training topics

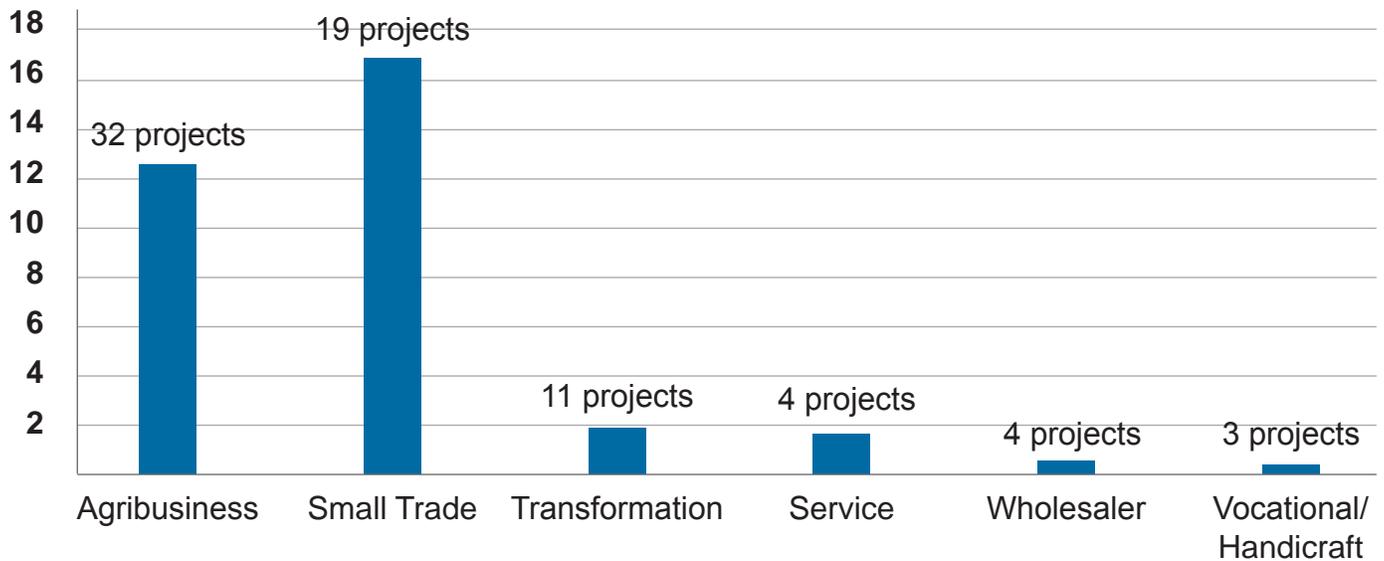




Agribusiness and small trade were the two most popular projects which entrepreneurs submitted loans for.

Figure 2: Summary of projects submitted for loans

Value of Financed Projects (in thousands Rwf)



With BDS support, Libelle Nikuze was able to secure a loan from her local SACCO and now owns three successful enterprises. She explains how before receiving training, running a business would have been

**“ Beyond my thinking...
Now I am confident I will
keep getting loans to keep
expanding my businesses.”**

—Libelle Nikuze, Entrepreneur



LESSONS LEARNED AND CHALLENGES

Before starting the BDS trainings, some beneficiaries were expecting monetary contributions to their businesses. It took time to explain that the program’s purpose was to train the business owners, and that the value of the activity was in the training itself. The popularity of the activity increased substantially as more beneficiaries took the courses and realized how much value was added to their businesses by their new skills.

Early on in the program, USAID Ejo Heza found it difficult to collect information on MSME beneficiaries, specifically on loans they had taken and feedback on the trainings they attended. To respond to this challenge, Global Communities created the MSME business mentorship program to strengthen communication between the program and the beneficiaries. Through the mentorship program, USAID Ejo Heza built strong relationships with beneficiaries. As the mentors gained the beneficiaries’ trust and respect, they began opening up about loans they had obtained and their thoughts about trainings.

Because many beneficiaries had limited knowledge of the formal financial sector, the implementation team came to realize that BDS beneficiaries were hesitant to reach out to SACCOs and MFIs regarding loans. However, once business mentors began inviting representatives of MFIs to their training sessions to explain their products and how to access them, beneficiaries became more familiar with financial institutions and therefore more comfortable with requesting loans. It is good practice for programs seeking to expand business opportunities to rural populations to understand the reluctance of the rural sector to engage with the formal financial sector and include mitigating measures accordingly.

LIFE OF PROJECT PERFORMANCE MONITORING PLAN (2011-2016)

INDICATOR NAME	LOP Targets	LOP Results	
Goal: Improve livelihoods of Rwanda's very poor			
Prevalence of poverty: % of people living on less than \$1.25/day (FTF 4.16)	USAID Indicator	USAID Indicator	
% change in income of targeted population (RFA)	USAID Indicator	USAID Indicator	
# of rural households benefitting directly from USG interventions (CA, F, FTF 4.5.2-14)	104,350	112,587	
IR 1: Improved agricultural productivity (USAID IR 7.1)			
# of hectares (Ha) under improved technologies or management practices as a result of USG assistance (CA, FTF 4.5.2-2)	1,176	1,436	
Gross margin per unit of land, kilogram, or animal of selected product (FTF 4.5-4)	Maize	222	518
	Beans	625	497
	Dairy	331	379
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	48,199	
# of farmers accessing agricultural extension services (CHF)	75,000	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	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	\$178,540	

INDICATOR NAME	LOP Targets	LOP Results
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
# of new financial products developed (GC)	5	5
# of loans made by MFIs (GC)	3,600	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	43,955
# of MSMEs receiving USG assistance to access bank loans (CA, FTF 4.5.2-30)	3,600	3,630
# of people trained in one or more forms of literacy, including basic literacy, basic numeracy, financial literacy (GC)	48,420	67,085
# of people trained in basic literacy (GC) and successfully passed literacy examination administered by the Rwandan Ministry of Education	35,000	37,195
IR 3: Improved nutrition among rural poor		
% of beneficiaries consuming a diet with increased diversification (GC)	85%	68.60%
% of beneficiaries with increased knowledge about balanced & diversified diet (GC)	90%	95%
# of people trained in child health and nutrition through USG supported programs (FTF 3.1.9-1)	125,000	144,221
# of kitchen gardens established (GC)	11,000	11,709