

USAID/HIGA UBEHO

"Be Determined and Live"



Photo: USAID/Higa Ubeho beneficiary overlooking FFS garden, Rulindo District.

MOST SIGNIFICANT CHANGE

MIDTERM PROGRAM EVALUATION

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List of Acronyms

AU	American University
CHF	CHF International
CPW	Community Psychosocial Worker
FFS	Farmer Field School
ISLG	Internal Savings and Lending Group
MSC	Most Significant Change
NGO	Non-governmental Organization
OVC	Orphans and Vulnerable Children
PDHearth	Positive Deviance Hearth
PEPFAR	President’s Emergency Plan for AIDS Relief
RPO	Rwandan Partner Organizations
SACCO	Savings and Credit Cooperative Society
USAID	United States Agency for International Development
USG	United States Government

List of Terms

Abahizi	Program beneficiaries (pl. Umuhizi)
Abahuza	Community volunteers (pl. Umuhuza)
Cell	The third tier area administered by local government
District	The first tier area administered by local government
Higa Ubeho	Be determined and live
Province	Principal administrative areas of the central government
Sector	The second tier area administered by local government
Umuhizi	Individual program beneficiary
Umuhuza	Individual community volunteer
Village	The fourth tier area administered by local government

Executive Summary

In November 2012, CHF International officially engaged the American University (AU) Evaluation Team to complete a midterm evaluation of the USAID-sponsored Higa Ubeho program. Over the course of two weeks in Rwanda, the AU Evaluation Team conducted 91 interviews, using the Most Significant Change methodology– a participatory, qualitative evaluation tool. Beneficiaries were interviewed in three districts: Kamonyi, Rulindo, and Gicumbi. The data collected from the interview process was used for the production of this report.

USAID/Higa Ubeho

The program supports 72,000 Rwandan families across 20 districts and five provinces. The program focuses on orphans and vulnerable children (OVCs), and people living with

HIV/AIDS. The principal goal of the program is to develop sustainable strategies for responding to health and economic hardships through a variety of interventions and trainings. USAID/Higa Ubeho is comprised of seven components: (1) the Farmer Field Schools (FFS); (2) the Internal Savings and Lending Groups (ISLGs); (3) Education Materials and Financial Support; (4) Positive Deviance Hearth (PDHearth); (5) Topic-specific Workshops; (6) Psychosocial Services; and (7) Youth Holiday Camps.

The Evaluation

The six objectives of the evaluation were to: (1) Review the Most Significant Change methodology and apply it to the Rwandan context; (2) Define the sampling methodology and criteria for including individuals and households in the evaluation; (3) Design an interview guide for field-based interviews that can be used to collect relevant qualitative information per household; (4) Partner with and support local staff and volunteers in conducting household-level interviews to collect data, photos, and significant change stories; (5) Review and package field-level research to demonstrate program impact on the lives of individuals and households; and (6) Present evaluation materials including significant change stories and photos to inform publications and presentations for internal use, funders, and external organizations.

Assessment

The Evaluation Team found the interventions carried out by CHF to be effective in achieving their goal of increasing vulnerable households' access to quality health and social services. The program also improved household resilience to economic, nutritional, and health shocks as well as access to education. Beneficiaries spoke of their ability to acquire farming and small business equipment, and opportunities to buy livestock as a result of new savings and lending patterns. Beneficiaries also described healthy weight gain, better meals at home, and more stable access to food. These components of the program have been highly effective. However, beneficiaries frequently highlighted concerns about education materials and financial assistance. Many reported that they were not prepared to take on the task of paying for school fees and school materials currently provided by USAID/Higa Ubeho, raising concerns regarding sustainability.

Recommendations

The following are the primary recommendations for CHF International based on our findings from the evaluation. For more detail, please see page 41.

1. Provide additional training sessions and refresher courses

2. Provide support for university studies or technical training
3. Increase overall support for OVCs
4. Increase support for abahuza
5. Increase support for ISLGs
6. Improve communication of long-term programmatic goals with beneficiaries
7. Address gender roles and dynamics
8. Increase psychosocial support for OVCs
9. Continue using a participatory form of evaluation
10. Conduct a Positive Deviance evaluation

Introduction

This report is a midterm program evaluation of USAID/Higa Ubeho in Rwanda, a five year \$63,000,000 PEPFAR funded program in partnership with CHF International as well as a consortium of implementing partners. The midterm program evaluation was conducted in Washington, DC, and Rwanda from November 2012 to May 2013.

CHF International is now known as Global Communities: Partners for Good. However, at the time of the evaluation, the Evaluation Team worked expressly with CHF International. For the purposes of this report CHF International and CHF Rwanda will be referred to as CHF.

The specific evaluation questions are included in Appendix B of this report. The results of this evaluation will be used improve program implementation and to provide information to USG funders.

This evaluation is organized as follows: background, methodology, findings, and recommendations. Appendices are also included in this report which contains copies of the interview guide and note taking sheets. The appendices also include the scope of work and the terms of reference for the evaluation. Copies of the interview transcripts used in this evaluation are attached in a separate document that is to accompany this report.

Background

USAID/Higa Ubeho comprises three international NGOs and 17 Rwandan Partner Organizations (RPOs) which support 72,000 Rwandan families across 20 districts and five provinces. As the chief partner, CHF leads this consortium by providing overall technical support, administrative management, as well as monitoring and evaluation. The program supports vulnerable populations through economic strengthening, improving access to health and social services, and skill-building for community leaders.

The main strategic objectives of the program include:

- Increasing vulnerable households' access to quality health and social services
- Improving household resilience through economic, nutritional and educational investments
- Strengthening the capacity of both local government and civil society for health and social service provision

USAID/Higa Ubeho Services

CHF offers a variety of services to beneficiaries living in 20 of Rwanda's 30 districts. Within the three districts visited during this evaluation, combinations of the following services were observed (CHF International, 2012b).¹



¹ Vocational training, although a component of USAID/Higa Ubeho, had not yet been implemented in the three districts where this evaluation took place.

- **Internal Savings and Lending Groups (ISLG):** Economic strengthening community groups which help families build financial safety nets for emergencies and enable them to begin longer-term savings for items such as school fees and entrepreneurial activities. The savings groups' methodology is one of the approaches CHF uses to build assets and increase resilience among low income and vulnerable populations. Photo: USAID/Higa Ubeho FFS garden, Kamonyi District

The ISLGs are the principal component of USAID/Higa Ubeho's interventions and the first step to participation in other aspects of the program.
- **Farmer Field Schools (FFS):** A group-based learning process that promotes sustainable agricultural practices at the community level. The schools bring together concepts and methods from agro-ecology, experiential education, and community development. Farmers and their families learn from one another how to increase crop yields and to prepare nutritious food.
- **Education Materials and Financial Support:** Services provide all students who are beneficiaries of the program with school materials and provides school fees to orphans and other vulnerable secondary school students.
- **Positive Deviance Hearth (PDHearth):** A series of training sessions provided by CHF which promotes improvements in the nutrition and modified behaviors in health and sanitation of beneficiaries.
- **Topic-specific Workshops:** A variety of workshops, ranging from subjects such as gender-based violence to HIV/AIDS prevention.
- **Psychosocial Services:** Counseling services for adult beneficiaries which guide them through challenges such as living with HIV/AIDS, trauma, and depression. The program also trains individuals to be counselors in their communities.
- **Youth Holiday Camps:** Support for vulnerable young people in secondary school by empowering them to develop self-confidence. During the camps, the students gain knowledge on various topics such as HIV prevention, trauma counseling, as well as improving their ability to plan for a better future.

Objective of the Evaluation

The objective of the evaluation is to provide a detailed explanation of the impact of USAID/Higa Ubeho on the lives of program beneficiaries. In order to do this, CHF requested that the Evaluation Team utilize the Most Significant Change (MSC) methodology to capture qualitative information, photos, and significant stories to document changes in families supported by USAID/Higa Ubeho.

District Profiles

Out of 30 districts, the Evaluation Team conducted interviews in three districts: Kamonyi, Rulindo and Gicumbi (see Figure 1).

Kamonyi District

Kamonyi is located in the Southern Province of Rwanda with a population of 342,792 inhabitants, 163,075 male and 179,717 female on a total surface area of 655.5km². The district's average population density is 523 inhabitants/km², while its population growth rate is 2.8% per year. Kamonyi is comprised of 12 sectors, 59 cells, and 317 villages, of which the Evaluation Team visited five sectors, 23 cells, and 19 villages (CHF International, 2012a, p. 1)



Photo: Kamonyi District



Gicumbi is located in the Northern Province of Rwanda. Gicumbi has a population of 397,871 inhabitants, 189,312 male and 208,559 female, and a total surface area of 867km². The district's average population density is 480 inhabitants/km² and the population growth rate is 1.0% per year. The district consists of 21 sectors, 109 cells and 630 villages. The Evaluation Team conducted interview in nine sectors, 14 cells, and 26 villages (CHF International, 2012a, p. 2).

Photo: Gicumbi District

Rulindo District

Rulindo is located in the Northern Province of Rwanda with a population of 288,452 inhabitants on a total surface area of 567km². Rulindo's average population density is 509 inhabitants/km², while its population growth rate is 1.4% per year. The district is composed of 17 sectors, 71 cells and 494 villages. The Evaluation Team conducted site visits in 17 out of 17 sectors, 14 cells, and 22 villages (CHF International, 2012a, p. 3).



Photo: Rulindo District

Figure 1: Map of Districts of Rwanda

Methodology

The Evaluation Team utilized the MSC methodology to evaluate CHF's implementation of USAID/Higa Ubeho. Developed by Rick Davies in 1996, the MSC technique was specifically designed for the evaluation of international development programs with diverse, complex outcomes, and multiple funders and stakeholders (Dart & Davies, 2003, p. 152). As a participatory method, MSC complements traditional monitoring and evaluation methodologies that measure programmatic outcomes against predefined indicators. Through the collection and interpretation of beneficiaries' stories, the evaluators capture unexpected outcomes and success stories. Furthermore, MSC enables the Evaluation Team to assess the significance of these outcomes (Dart & Davies, 2003, p. 140).

The value of MSC lies in its ability to provide an illustration of the population, not a representation. The data gathered through MSC methodology can assist in identifying possible areas for improvement, as well as highlighting best practices. It cannot be used alone to determine whether or not a particular program is working as intended, and should always be implemented as part of a larger monitoring and evaluation regime. MSC is an important tool that can provide decision-makers with deeper level of evaluation than would be possible using only quantitative methods. However, it is not a replacement for quantitative data, and information learned through MSC reporting should never be acted upon without considering the context of statistical data.

The MSC methodology uses 'domains of change,' or broad categories of significant change stories, as the basis for evaluation. Unlike predefined indicators, domains of change are defined by the beneficiaries themselves, based on their personal experiences in the program. Significant change stories are collected directly from beneficiaries through interviews. Beneficiaries are asked to respond to the question, "Looking back over the last reporting period [i.e. month, year, etc.], what do you think was the most significant change in the quality of your life?" Most importantly, the interviewer is trying to elicit a story that explains *why* this change is significant to the beneficiary.

After the stories are gathered from beneficiaries, the most significant stories are filtered through a hierarchical selection process. At each level of the organization, the value of the outcomes captured in the stories is deliberated and used as the basis for sending the most significant stories on to the next level. The criteria on which the outcomes are judged must be documented at each stage of the process.

After selecting the most significant stories, the results of the selection process should be communicated at every organizational level, and ideally, to the beneficiaries interviewed

at the first level. Feedback can reinforce transparency and accountability for the story selection process (Dart & Davies, 2005, p. 35). The evaluation team is also responsible for verifying the validity of the outcomes captured in the stories. This can be achieved by comparing information gathered from follow-up visits and interviews (Dart & Davies, 2003, p. 139).

Limitations: MSC as a Tool for Evaluation

The MSC methodology enables evaluation of program impacts on a deeper level than possible with standard quantitative methods. However, there are challenges associated with the use of MSC that evaluation teams and organizations should note. These issues range from gathering data in the interviews themselves to making bias the story selection process as limited as possible.

When asking interviewees about the changes in their lives, it can be difficult to ascertain what exactly has caused those changes. For example, if a beneficiary tells an evaluator that they have better access to food, this necessitates further inquiry. How much of this change can be attributed to the program? Are there other factors that could explain the changes in access to food, such as price fluctuations or changes in weather? It may be difficult for beneficiaries to articulate the direct linkages between program interventions and specific changes in their lives.

The structure of the story selection process can present additional challenges. Although collecting data through field interviews is an important aspect of MSC, the core work is done in the story selection process, which determines the stories that are best suited for analysis in the evaluation's final reporting. In order to make the story selection process as transparent and unbiased as possible, MSC should involve multiple levels of story selection, including one comprised of those whom the stories are collected from. However, this is not always possible, especially in locations where travelling to and from the field is time consuming. Teams must devote time to training interviewees chosen for the story selection process on the methodology of MSC. In addition, the interviewees' time must be taken into account, as the story selection process can be lengthy and burdensome. In certain situations, including the beneficiaries in the selection process may be outside the capacity of the evaluation team.

As a result, the evaluation team and involved staff at the implementing organization must take extra care to avoid unduly biasing their story selections towards the positive. This may go against the organization's instinct to show itself in the best light possible,

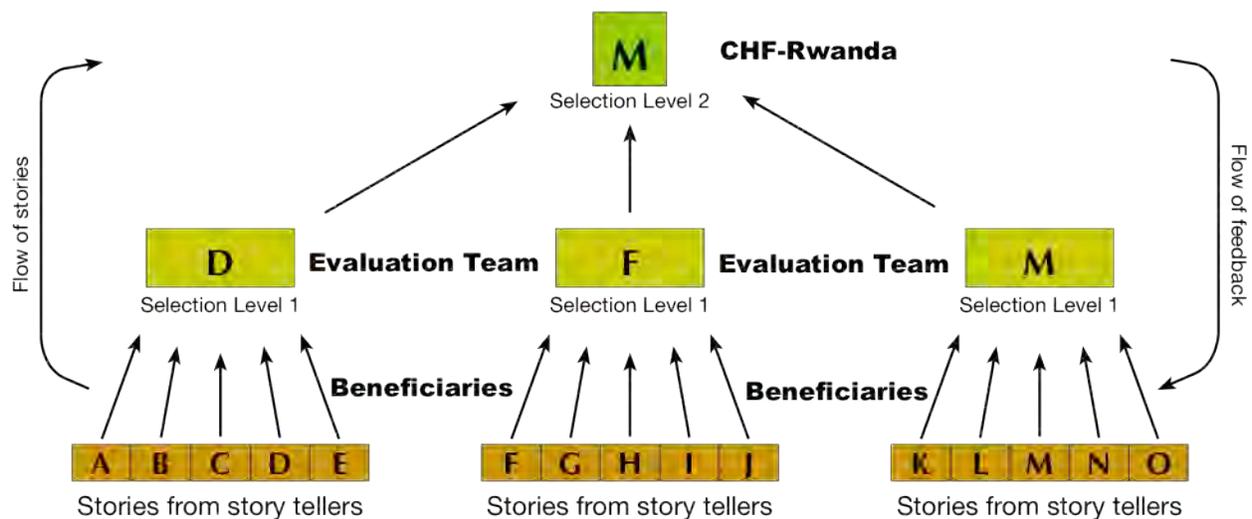
yet it is crucial for any evaluation to identify possible areas for improvement. Without this aspect of the evaluation, opportunities for improvement may be delayed or missed completely, and much of the value in performing the evaluation is lost. Throughout the story selection process, both the AU evaluation team and CHF staff worked to mitigate the effects of this bias by giving equal weight to unexpected outcomes and intended changes.

It is important work to safeguard against bias. However in the context of development, MSC is intrinsically biased in certain ways that cannot be countered. The primary research question of MSC, "What has been the most significant change in the respondents' lives?" is predisposed towards change, which is exactly what the development organization is working to create. This question does not address the pressing concern of how much change has actually occurred or if there has been any meaningful change at all. Respondents may be thinking that these changes have not been of great impact, yet when the line of questioning is pointed towards which change has been the most important and not whether there have actually been any important changes at all, this can become difficult for the respondent to convey.

Another source of bias that is unable to be mitigated arises from the term "significant", which carries a different meaning for each evaluator. As a result, different evaluation teams are likely to select different stories as most significant, meaning the results from a MSC evaluation are not readily replicable and different evaluation teams will arrive at different results given the same interview data. While these limitations do not discount the valuable information learned from evaluations using MSC, they are a reminder that results collected are individual stories chosen by the evaluation team because it considers them to capture a larger trend. They cannot be taken to represent the collective voice of the beneficiaries.

MSC Adapted for Rwanda: Fitting a Static Model into a Dynamic Context

Figure 2: Flow of Stories and Feedback



Note. Adapted from Dart & Davies, 2005, p.

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Story Collection

MSC involves multiple levels of story collection, selection, and analysis [see Figure 2]. At the first level of story collection, beneficiaries were included by way of asking them open-ended questions about meaningful changes to their life as a result of USAID/Higa Ubeho. Considering the limited timeframe, the MSC methodology was adapted to carry out as many interviews as possible. The Evaluation Team conducted 91 interviews in six days, resulting in a higher number of condensed interviews. In order to address bias and balance interview styles, the Evaluation Team developed a rotational system for interviewing. Additionally, MSC allows the stories of beneficiaries to define the domains of change. Beneficiaries responded to the question, "Please tell us about your experiences with the USAID/Higa Ubeho program." In answering, they described the most significant changes that resulted from their participation in the program.

Story Selection

After collecting the stories from the field, the next step was to transcribe all of the interviews. Next, the stories were divided amongst the six evaluation team members to read in preparation for a weekly story selection meeting. At the meeting stories that received fewer than three votes were immediately cut from



17 Photo (left to right): Evaluation Team members, Alistair Dawson, Adele Billups, and Brian Haupt, organizing field data. Kigali, Rwanda.

the selection process as no evaluator saw the stories as significant. The stories marked as significant were then read out loud for a second round of voting. At this time the Evaluation Team also read aloud their reasoning for voting a story as significant. All of the selection reasoning and criteria was clearly documented. After reading aloud, the Evaluation Team again voted. Those stories that received three or more votes were kept for a final reading at the end of the process for a last vote, those that received less than three votes were not passed along. Lastly, the stories were re-read by the Evaluation Team. At the final selection meeting, the Evaluation Team re-read the remaining stories out loud and followed the same voting process for the stories. Those that received three or more votes for significance were passed to CHF. Those that received less than three votes were kept for the transcript archives only. At the end of the final voting meeting, the Evaluation Team had selected 22 stories for inclusion in the report. Those stories were sent to CHF in Rwanda in order that they would follow a similar reading, reading aloud, and voting process to select the most significant stories from the pool of 22. After their process was completed, the Evaluation Team was sent 19 final "most significant stories" to be included in this evaluation report.

Findings: Stories and Analysis

The following analysis draws on the final nineteen most significant stories gathered in Kamonyi, Rulindo, and Gicumbi. Reflecting the overall goal of USAID/Higa Ubeho, the stories fall under one primary domain: changes in health outcomes. In order to capture the nuances of such a complex program, the most significant stories are organized under five sub-domains:

- Changes in Savings Practices and Access to Financial Services
- Changes in Food Security and Nutrition
- Changes in Education Services and Performance
- Changes in Conflict Resolution and Community Building
- Changes in Health Threats, Health-Seeking Behavior and Access to Healthcare

Changes in Savings Practices and Access to Financial Services

The key aspect of USAID/Higa Ubeho's intervention in savings practices and access to financial services is the Internal Savings and Lending Group (ISLG). In these groups, local community members usually meet on a regular basis to contribute agreed upon sums of money to their ISLG. This money is saved from meeting to meeting and then loaned to individual members, providing them with an injection of funds to be used for investments in areas such as livestock and property. As many USAID/Higa Ubeho beneficiaries are from rural areas and do not have credit, the ISLGs often represent one of the only financial services to which they have access.

I started to see people not begging, asking money from different people. I saw also how people started to cultivate vegetables at home. And then they could eat instead of walking behind people- "can you give me vegetables, can you give me this one?" It's like begging. You understand? In addition to that I saw how people started to get, through the ISLG, they started to get a loan and buy pigs, goats, and sheep. I saw the life of people somehow change because of that methodology of learning how to

Grace's story represents the intended function of the ISLG aspect of USAID/Higa Ubeho, and it is a story the Evaluation Team heard often while interviewing beneficiaries. Grace notes that her ISLG has enabled beneficiaries to pool money for loans to buy livestock. In rural Rwanda, livestock are important for income generation and soil fertilization.

Grace then highlights that learning how to save through the ISLG has resulted in increased food security by enabling people to grow their own food.

So when ISLG were asking for loan, we realized that the amount we had was really low. So we decided just to get a loan from SACCO. And from SACCO we applied for a loan of 800,000 francs in order to increase the amount that we had in ISLG. The main purpose we had was the livestock farming and farming... Each member got 61,000 francs as loan, including me. I bought a pig of 40,000 francs, the 21,000 francs remaining was invested in farming peas... So when I invested 7,000 francs in seeds and 3,200 francs in the preparing the plot and the growing peas, I produced peas and went to the market in Kigali, Nyabugogo, where I got a 87,000

francs... And from this production I took 10 kilograms for seed in order to have seed for the next season. From the 87,000, I reinvested it in different activities and solving different problems at home. The pig has given 7 babies. I stayed with one piglet and sold the 6 remaining. And the 6 give 60,000 francs... With the money I got from peas and piglets I managed just to continue building this house even though some material were not available for building. I started just doing what she can do.



Photo: USAID/Higa Ubeho beneficiary, Marie Therese, Gicumbi District.

- Marie Therese, Gicumbi District

Marie Therese tells an interesting and innovative method her ISLG used to solve the problem of low lending capacity. Recognizing that limited lending capacity would limit the return on saving, Marie Therese's ISLG opted to collectively take out a loan from a local Savings and Credit Cooperative Society (SACCO), a small microfinance institution. With the ISLG's initial lending capacity built, Marie Therese was able to use the loaned money to purchase livestock and grow her farm.

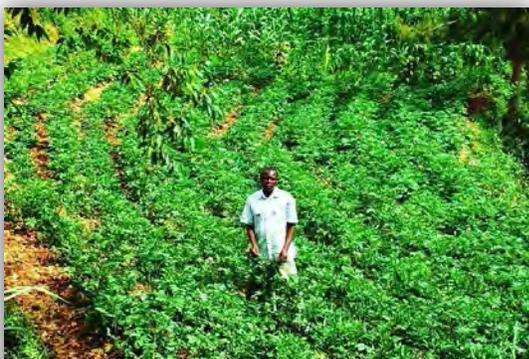


Photo: USAID/Higa Ubeho beneficiary, Edouard, posing with the farm he purchased with the loan he received from his ISLG, Gicumbi District.

Before I joined the ISLG, I used to see other people going in cooperative or other saving group and asking a loan. And I was really afraid. I was thinking, "How those guys are

going to get money to pay back?" So, then as the ISLG started from Higa Ubeho, I joined them and then I was just observing... And then I decided to take a loan of 1,000... and after I took a loan of 2,000 and then after I took a loan of 5,000 and then after 10,000. The last one I took was 50,000 and then I went to buy a farm... So, I now own this land. I don't rent it. I own it... With the money that I got from the ISLG.

- *Edouard, Gicumbi District*

While Edouard was originally nervous about taking out a loan from the ISLG, he was able to use incremental loans to raise money for himself, eventually saving enough to purchase a farm. Ownership of land is an important factor in generating income and maintaining food security, and the changes in savings practices from USAID/Higa Ubeho's interventions enabled him to make that investment.

I took a loan of 70,000— I started a business of selling beer... So, I gain money and then to help me to pay the remaining children for the school material and school fees... I can pay even the school fees for my own children and the remaining one that is out of date... So, in addition to that, I see that the advice and idea I get from the savings group are very important to me. Very useful. I'm planning to get another loan and then to see additional business I can add on that c



Photo: Jean Baptiste displaying the maize he uses to brew beer. Gicumbi District.

- *Jean Baptiste, Gicumbi District*

Jean Baptiste was one of the few beneficiaries the Evaluation Team met who was not a farmer or student. For him, ISLG loans provided him with enough capital to open a brewery. Leveraging the counsel of his fellow ISLG members, Jean Baptiste's business

So before I joined the program it was very hard for me to get clothes. Sometimes the good people like some other people they come with clothes to give me. And I did not have even a goat at home. But since I joined the program I got a loan to buy goat and it helped me not only when it was giving birth but also to get fertilizer for cultivating. So because when you have a goat at home or cows, whatever you can get those there are some material they use to cultivate. I was getting manure from the goat and I can cultivate at home. So there's a big difference because now I'm not waiting someone to buy for my clothes I can afford it myself... So when I saw that they keep putting my husband in prison I said that it would not be easy for me to go in town Kigali looking for money then coming back so I decided to join the savings group. I started cultivating for others, like looking for a job. I was cultivating for others and the money I was getting, I was putting some in the savings group. And then later on I got a loan and I bought that goat and it started to help me at the house. That is how the life was changed in that period. But for the moment I dropped

flourished and he was able to use the money to support his family.

For Perpeti, it was very difficult to gain access to money before joining her ISLG. With her husband in prison, she relied on others for basic supplies such as clothing. However, the ISLG enabled her to take out loans and gain livestock, which enabled her to grow food at home. Her investments in livestock, funded by ISLG loans, contributed to an increase in her household's resiliency. Even while she was sick and unable to earn money working for others, owning livestock played an important role in providing her with necessities.



Photo: Goats purchased with a loan from the beneficiary's ISLG.

Challenges

While in many of the evaluation team's interviews the ISLGs had played a key role in contributing to changes in savings practices and access to financial services, some beneficiaries noted key problems in the function of the ISLG which prevented them from making these changes.

So the president calls members of the committee and sit and they try to find out the solution of some problem, they do evaluation and then later they go home, they don't call other member. Maybe there are some members they are excluding them. Maybe some member who have maybe problem they need or she need to ask in the meetings. Actually it's the issue of saving group management... An additional problem is also based on saving group management. Sometimes they have date they should meet, the meeting date, then when they go there, they found that member of

Alexandre points out two critical obstacles to the ISLGs working as intended. First, as with any small group, the ISLGs are very dependent on interpersonal relationships. If these relationships deteriorate, or the ISLGs are comprised of disparate personalities, some individuals may be excluded from the group, rendering USAID/Higa Ubeho's interventions in savings and access to financial services missed. Secondly, the ability of an ISLG to issue loans is dependent on the monetary contributions of its members. If group members are unable to attend and contribute money for any reason, including being purposely excluded from the group, the ISLG will have a more limited loaning capacity. As a result, the group members' savings will have a smaller impact, and it will be more difficult for group members to use loans from the ISLG to purchase necessities and invest in livestock.

Men, they don't want to go and join those kind of ISLGs. Looking at the effect of ISLG, it becomes to the women in the household because even before joining the ISLG it was difficult, it was tough to the women to go to the men, asking every time for money for buying salt for buying vegetable oil, for buying soap. You see those needs we used just mean or to qualify them those are meeting those needs in the household. As the husband is the head of the household, it's up to him to give every time, money to the wife. So wives are still discouraged by that kind of attitude, to go and to ask every time, money from the husband. So when they join ISLG, they really find that it's very, very interesting because they make them independent in the household. It's not important to go and ask to the husband every time money for just meeting different needs at the home. That's why they are really motivated. And for example, according maybe to the need, we have in terms of clothes for myself and my children it's again really tough to ask for every time to the husband. But when I'm in the ISLG, the other women who have seen others in the ISLG, when they are looking at how they are just shining, they say ah, we have to go there and just have this capacity and have reached this level of responding to the needs without going every time to our husband. So husbands, or men, are not really motivated and even

In Athensjene's ISLG, there are eighteen women and only one man. While the evaluation team did not find the gender disparity to be at this extreme level in all of the ISLGs it encountered, Athensjene's story is still indicative of a serious problem that was encountered in interviews. Because, as Athensjene notes, membership in an ISLG is less appealing to men than it is to women, some men may miss USAID/Higa Ubeho's savings and access to financial services intervention. Just as was the case in Alexandre's story, the exclusion of certain community members from membership in the ISLG results in an ISLG with a more limited capacity for lending, rendering it weaker than it could have been.

For example, all women had a problem. It was for women, it was a shame, or they were afraid of taking loan from ISLG or from microfinance institution. But with this exchange meeting, with this exchange discussion we have within the ISLG we come back to that attitude women have and we actually are proud of what we are doing thanks to different loans we got from ISLG... Especially in the beginning of the ISLG, after contributing for ISLG for the loan fund, different contribution stayed on the account in SACCO because as the majority of members are the women, they didn't want just to ask for the loan. So they gathered the money, they put it on the account when the chairperson was encouraging them to take loan. They were still afraid, they didn't want just to use money, and they were saying what are we going to do with this money, if maybe we take it and we are not able to repay back, what will be happening to us? Actually, we can't have money on our account because after contributing all women, all members are just asking for loan. They are investing in different activities, they are repaying back. When you look at them, for example me, you see how I'm appearing because of my clothes, it's because of the ISLG, because I have been changed in my mind. The women are now able to go the market, purchase clothes for themselves, for their children, how they are just dressing their hair, how they're influencing their husbands in the household. One woman in the ISLG used to

Although Athensjene was able to overcome the perceived shame of taking a loan, her story highlights the challenge the Rwandan context presents efforts to expand access to financial services. If financial matters are perceived to be outside the province of women, adaptation of the ISLG methodology among the community could be delayed, especially in cases where men have little interest in joining the ISLG. Additionally, the lack of a stable income could act as another deterrent towards joining the ISLG or taking out loans. Given that many of the targeted beneficiaries of USAID/Higa Ubeho lack stable incomes, this problem has the potential to shut down the change in savings before it

even begins. Fortunately, in this case the ISLG itself was able to talk through these issues and secure buy-in for the ISLG methodology, resulting in a successful savings practice.

I have never taken any loan... I'm afraid of giving the guarantee... Because the asset is the husband's. So, I am afraid to give it as guarantee in case I don't pay back the money, they can take it. So, I am afraid because the asset of the husband.

Margarite, Ciyumbi District

In Margarite's case, the ISLG-led discussion that solved the problem which Athensjene described was absent. As a result, the perceived risk of being unable to repay a loan prevented her from taking out any loan to begin with, and she was too afraid to take a loan out from her ISLG. Here, the change in savings and access to financial services was missed by the beneficiary.

From the beginning of last year in January I lost my husband. And now my husband came and he didn't have Mutuelle de Santé, he was not actually living with me but now because he was sick, he just came back. And he didn't have mutelle de sante, he didn't have anything so we went to the hospital with him. He died there. So all those processes of borrow and everything really put me in a lot of debt. I asked from the ISLG to lend some money, like 60,000 to bury him to take him from the hospital to bring him back here and everything. So I borrowed money from the ISLG and now I am in debt. And now so far I have a lot of interest. When I am not paying on time, interest is also increasing. I asked them to bear with me so I can pay slowly by slowly but they cannot allow it they keep increasing the interest. So, I am really thankful because they actually gave her the money to solve that problem but now it is very difficult for her to pay back that money. I don't know what they are going to do to

Vestine's story is the fears of Edouard, Athensjene, and Margarite come to realization. As a widow without a steady income, Vestine is finding it difficult to repay the loan she received from the ISLG. 60,000 Rwandan francs translates to about 95 US dollars, which can take a substantial effort to raise in rural Rwanda. A key difference between Vestine's borrowing and that of the other beneficiaries is that in the other stories, loans were taken out in order to make personal investments such as livestock or property. This augmented the generation of income for those beneficiaries, enabling them to repay the loan. In Vestine's case, the money was used to bury her husband and did not generate any income.

Changes in Food Security and Nutrition

Changes in Food Security

One of the notable changes that have occurred as a result of the USAID/Higa Ubeho program is a change in beneficiaries' food security. Food security exists when individuals have consistent access to sufficient, safe, and nutritious food. Prior to the program, some beneficiaries expressed not having the means to obtain food for their families on a regular basis. However, many of the beneficiaries experienced significant increases in food security as a result of participating in USAID/Higa Ubeho's Farmer Field Schools (FFS).



Photo: USAID/Higa Ubeho FFS community garden.

...Thanks to the money I got from domestic animals, I have been able to produce the quantity that can help us survive for four or five months, while before I was struggling daily, looking for what we can eat, for food at home. So, since I joined Higa Ubeho I can now produce a quantity that can help us for five months without a problem...

- Severine Rilindo

Severine's story demonstrates the benefits that come from owning domestic farm animals. By having animals at home, Severine is able to use the manure from her animals to increase the crop yields of her farm. She also notes that she now has the ability to produce enough food to last her family for up to five months. This is a dramatic improvement compared to when she first joined USAID/Higa Ubeho. Before the program, Severine struggled to find enough food to feed her family. Having consistent access to nutritious food has had a great impact on her family's overall health status. With greater food security, Severine is not only able to guarantee that her family will eat, but eat well.



Photo: Cows provide valuable fertilizer for crops.

In addition to producing fertilizer, domestic animals can be bred for sale to generate income. Severine has been able to sell the offspring of her animals to buy food products. According to Severine, greater food security has had a significant impact on the overall health of her family.

The image of my family is really appreciated with neighbors and even with local authorities because the government is calling up on all community members to adopt all development techniques... I have no problem because when local authorities come into my house, they find that I'm advanced compared to others in nutrition status, in food security, and accessing financial services... As you may see, our land is of small space. We don't have enough space to cultivate. So we really appreciate FFS because with those techniques, we have been able to produce on a small space and really have vested much quantity. We can take some crops, go to the market and sell it and come back in order to meet the other family needs... To me, I should say that FFS has really impacted so much because it even allowed me to increase productivity of my small land. And as a result, the nutrition status has been



Like Severine, Pascal has witnessed a substantial increase in the amount of food his land can produce as a result of the FFS techniques provided by USAID/Higa Ubeho. Like many other beneficiaries, Pascal does not own very much land. As a result, he has been hard pressed to produce enough food to feed his entire family. After participating in FFS, Pascal has been able to increase the crop yields on his small plot sufficiently to feed his entire family and produce a surplus that can be sold at the local market. Money

earned at the market can then be used to purchase household items. Pascal has seen an improvement in his family's nutritional status as a result of the higher productivity of his land.

Additionally, Pascal is now seen as a model within his community to be emulated by his neighbors. As a result, the local authorities and community leaders instruct members of Pascal's community to begin adapting these techniques. Pascal's story also demonstrates the ripple effect in communities as a result of the FFS training sessions. Pascal's neighbors are able to benefit from the program, without being official

USAID/Higa Ubeho beneficiaries, by learning the new techniques from him. This story is an example of the positive change that can occur in a beneficiary's food security as a result of innovative trainings and shared knowledge. Pascal's small, unproductive plot of land has been transformed into a food and income generator for his family as well as a source of inspiration for his community.

Changes in Nutrition

Another notable change that has occurred as a result of USAID/Higa Ubeho is a change in the nutritional status of its beneficiaries. Many of the beneficiaries are living with HIV/AIDS and also have children who are malnourished. Ensuring that one's family not only has access to food but has access to *nutritious* food is of high importance.

Before I joined Higa Ubeho, I had many challenges related to the nutritional status of my family because, you see as HIV-positive, I was almost sick every time. I spent much time hospitalized and my children were exposed to malnutrition. But since I went to some trainings on nutrition, I started preparing food where before I was really ignoring food. For example, I had at home sweet potatoes only. I was thinking it was enough for my children... I didn't find that it was a problem. But now as I go and I have some skills in nutrition, I know that I cannot prepare just sweet potatoes and cassava... I am doing all my best to have vegetables each time we are at home. I really know the importance of having vegetables, legumes, and fruit. Before joining Higa Ubeho I was often hospitalized... But right now I don't have problems regarding sickness when I joined Higa Ubeho. My CD4 increased. And, the other thing is that I do my best to measure the weight of my children each month... The youngest one... he had 19kg and right now he has 22kg [child is 6 years old]. For the other one, she had 25kg and now she has 30kg [child is 12 years old]. That one had 32kg and he now has 35kg [child is 14 years old].

-Feliciteé, Rulindo District

Feliciteé's story illustrates the difference in the health of her family before and after enrolling in USAID/Higa Ubeho. Prior to joining the program, the meals her family ate were very carbohydrate-based and consisted primarily of sweet potatoes.



Photo: A meal prepared by beneficiaries consisting of rice, potatoes, and vegetables.

However, once she began attending the program's nutritional training sessions, Feliciteé was able to develop a much stronger understanding of the nutritional value of food. She learned how important it is to incorporate both fruits and vegetables into her family's regular diet. Furthermore, Feliciteé now has better access to scales in order to monitor her children's weight and combat malnutrition.

In addition to these changes, Feliciteé also began noticing an improvement in her own health, most notably her CD4 count. Being HIV-positive, it is important that she maintain high CD4 levels which, if depleted, can leave her body vulnerable to a wide range of infections. Consuming more fruits and vegetables has helped her maintain higher CD4 counts and has decreased the number of times she has gotten sick and required hospitalization.

I have no problem with the nutrition... I have a goat that I bought with money from the ISLG and this goat is providing money for the vegetables I am producing. And with the nutrition skills I do not have problems related to sicknesses. So because of the techniques I learned from the program, new skills I got from nutrition session, I have no problem of sickness. I have no problem of missing food at home. There is no gap in terms of preparation... I have vegetables with Vitamin A, beetrave, cabbage, onions, and I am doing rotation of different crops. I practice soy, beans, and all kinds of cereal. Those are different crops I am producing... in order to improve the nutrition status in the household... Before, when I had found beans and sweet potatoes I was thinking that it was enough for food. But actually I can't just have food at home without vegetables and I can't just prepare food without beetrave. And even when I don't have it at home, I have to do my best to go to the market and buy beetrave for food. Because beetrave is so rich in increasing CD4 because of vitamins in beetrave...It was a problem in the dry season before joining the program....[But now] I am watering plants with the techniques and it's very simple to do well and plant, and the techniques maintains water for a long time. So even during the dry season, I have vegetables at home. And I know that I can't just have food without mixing different crops or different products. For example, when I want to prepare food, I have to look for beans, I have to look for carrots or cabbages or beetraves. I have to look for

Similar to Feliciteé, Appolie learned the benefits of incorporating vegetables, especially beetrave, into her regular diet. Beetrave, which is a form of beet, is a rich source of antioxidants and nutrients. Being HIV-positive, Appolie learned that beetrave can help increase her CD4 levels, giving her body the energy and strength it needs to fight off

infections. This story demonstrates a change in behavior that occurred as a result of USAID/Higa Ubeho. Because of the information she received during the nutritional training sessions, Appolie has made beetrave, as well as other vegetables, an essential part of her diet. In addition, Appolie also learned new watering techniques through her FFS group that has allowed her to continue producing vegetables throughout the dry season. As a result, Appolie and her family are able to eat vegetables with more regularity than before the program.

I had a child here who was almost malnourished. He didn't advance in his weight. Before Higa Ubeho I used to prepare food in the morning. In the morning I woke up and I went to the field to cultivate. So at noon my children came they just tried to eat what I had prepared in the previous evening. So I was thinking... it was no problem. But since I joined Higa Ubeho and I have been trained in food preparation and nutrition and I have really learned that it is very important to prepare food at the time you want to feed your children... I didn't know how to prepare it. But with Higa Ubeho I [now] know how to prepare food and mix food products and make good

Marie Therese describes how the USAID/Higa Ubeho training sessions improved how she prepares food for her family. Importantly, she notes how these changes in food preparation, such as timing and nutrition, has improved her children's overall health. After learning and implementing these lessons, Marie Therese began seeing improvement in her children's overall health.

I really made a change regarding the hygiene and sanitary issues. And even with nutrition skills I am really happy because the nutrition status changed in my household...We have been trained in food processing and I am able to produce juice from different fruits like mangos and pineapples and can even do... sweet potatoes. I can transform different things from crops... Although it is still difficult to have those machines which are required for producing all that. We are still waiting for electricity to the area so we can start business transforming food. Usually we are just consulting ourselves in our ISLGs and we are trying to prepare the field, contributing, thinking about maybe how we can contribute and purchase that machinery and when the electricity is available in the area we shall start running business and processing food

Athensjene's story describes the creativity that is built into the USAID/Higa Ubeho program. As one of the services provided through their nutritional trainings, beneficiaries learn to convert specific crops into other products that they can either consume or sell. For example, some beneficiaries, like Athensjene, make juice from various fruits and vegetables that they grow on their FFS farms. Other beneficiaries use soy to produce tofu and milk thus increasing their protein intake without having to



Photo: A pineapple field in Kamonyi District.

purchase meat. For Athensjene, she describes learning how she produces juice from mangos, pineapples, and even sweet potatoes. She talks about transforming her juicing into a formal business venture with other USAID/Higa Ubeho beneficiaries. However, before she can do that, she must first acquire the proper machinery as well as electricity.

While Athensjene's story highlights the success and creativity of USAID/Higa Ubeho, it also highlights a common problem faced by many other beneficiaries. The program does an excellent job of transferring knowledge to the beneficiaries and introducing them to a variety of new techniques that can not only help them produce more food, but also improve their overall health. However, once they receive this new knowledge, many beneficiaries are unable to put it into practice due to the lack of resources and materials. For example, Athensjene is unable to move forward with her juicing business without the necessary machinery. However, these challenges can be addressed by the beneficiaries themselves when they combine their new skills learned in their FFS groups with the knowledge they receive in their ISLGs (See sub-domain 1: Changes in Savings Practices and Access to Financial Services).

Challenges

While there have been many benefits that have resulted from the USAID/Higa Ubeho program, certain issues were revealed during the evaluation that remain challenges for both the program and its beneficiaries. One of the beneficiaries interviewed, Leoncie of Rulindo District, described challenges that the Evaluation Team found to be problematic for a number of other beneficiaries.

[Of] the main challenges, one is the geographical issue because I am doing long distance to go to meet the others for FFS because the FFS is located so far from the household... It is about one hour and thirty minutes of walking. So you see maybe if I wake up in the morning, I arrive around 7:30 and start activities. Maybe we finish working in FFS around 12, so I have to walk about 1 hour and 30 minutes. So this is .. .

The first challenge highlighted by Leoncie is that the location of where her FFS group meets is not close to where she lives. It requires her to walk approximately three hours

(1.5 hours each way) in order to attend the meetings. While she values the information she receives from these meetings, the time it takes for her to travel to the meetings is time that could be better spent working in the fields or tending to her household. Many beneficiaries that the Evaluation Team spoke with described similar challenges with getting to their meeting locations, not only for FFS but also for their ISLG meetings. If not addressed, the long travel distance could discourage beneficiaries from participating in the training sessions offered by USAID/Higa Ubeho.

The other issue which is critical... the FFS group had the challenge of [needing] land so we could prepare techniques. As a solution, the leader [of the FFS] just opted to give us a piece of land in his household... And when he harvested it, he harvested without informing the other members... We have already informed casually the RPO staff. We informed her of the problems, and she plans to come and help us solve the problem... We got this information and gave the information... to the RPO staff who said that she will plan to come and help us in solving the problem... It's [been] about two months... the FFS activities are not really well conducted because of this challenge. It's like you say that we have conflicts between us, and when we are requested or asked to go and practice techniques we learn in FFS, the FFS members are saying, "No, why are we going to do that while he will just take all the production for himself?" So... the main challenge... is that if the RPO staff doesn't come on time we should maybe lose our FFS... Even all materials we have received from the

Leoncie's story also highlights a more general problem some beneficiaries have experienced regarding group leaders exploiting group members. While this issue was raised in the context of an FFS group, the Evaluation Team learned of similar stories involving ISLGs. In Leoncie's story, she described the difficulties her FFS group was having with their group leader. Similar to other beneficiaries, Leoncie's FFS group did not have a plot of land to practice the new farming techniques they learned during the USAID/Higa Ubeho training sessions. In order to resolve this issue, the group leader volunteered a plot of land on his property. However, complications arose during the harvest season in which the FFS group leader harvested the group's production without the knowledge or approval of the group members. As a result, Leoncie and the other members lost the yields they produced. Normally these yields would have been sold at the market and the revenues distributed amongst the group members or reinvested into the FFS group to purchase materials for the next harvest (i.e. seed, tools, etc.).

Leoncie's experience also reveals a larger issue within USAID/Higa Ubeho in that it does not have a system established for dealing with group management problems when they arise. Leoncie and the other group members informed their local abahuza as well as an

RPO staff member of the issue with their group leader but have yet to receive any assistance. A better system needs to be established that can help beneficiaries find solutions to these issues in a more timely and effective manner.

Changes in Education Services and Performance

The education services and academic performance sub-domain looks at the education component of USAID/Higa Ubeho. The components of the education services were school materials, school fees, uniform fees, and holiday camps for youth. In order to receive education services from USAID/Higa Ubeho, the child must be enrolled in a public school in Rwanda.

Education Services and Improvements in Academic Performance

I can't afford to pay for school fees and school materials on my own. That is why I am saying thank you for all that the program is doing. Also, the impact for my family is that there are no drop out cases for the children who are in school. This is because I am able to keep them in school.

Alexandre, Gicumbi District

Alexandre speaks to a theme that was mentioned repeatedly during the interviews with beneficiaries. In many cases, beneficiaries illustrated a direct connection between their acquisition of school materials and fees from USAID/Higa Ubeho, and their child's improved performance in school. Alexandre points to lower drop-out rates as a result of receiving the education materials from the program. This programmatic strength is important given that repeating grades and repeatedly leaving school are widely understood as negative indicators for future academic success.

Before Higa Ubeho started I was still in primary school, so sometimes I missed classes, I would go and look for money to buy food and to pay rent... [Now] all the time I attend school. I am in boarding school, so we stay at school... when I get some money I pay the rent or I gets some other things, buy food- so at least I'm not concerned about school fees or school materials.

Bin Saidi, Gicumbi District

As an orphan, and a guardian of his younger brother, Bin Saidi is able to speak to the multiple benefits he sees from receiving education materials and school fees from USAID/Higa Ubeho. He now attends school regularly without missing days. He can now

both attend to his education and to his nutrition. Bin Saidi draws clear connections between the provision of school fees, his improved performance, and an increase in his livelihood. In this regard the program is effectively able to use education to improve the lives of beneficiaries. However, the program is inadequately addressing issues of sustainability that are inherent in their model.

Like Alexandre, Bin Saidi depends on USAID/Higa Ubeho to supplement his income and strengthen his livelihood. While there are clear benefits, the sustainability of a material benefit that is tied to the life of a program is questionable. In addition to wanting the program to continue, many wanted more knowledge, more trainings, and access to new information. These non-tangible ideas, skills, and practices stay with beneficiaries even after the end of a program. School fees and school materials, however, are limited in their long-term sustainability. As such, when the program ends, the thousands of families depending on educational support provided by the program will lack the ability to make up the difference.

Changes in Education Services and Shifts in Academic Stability

I have a son. He's 10 years old...he's attending school. He is going in the third year of primary school. And he is among the top five in the class... My child is really motivated to go to school. He's encouraged and motivated and he is following all of his courses at his school without problem because he has all the things he needs. I use money to buy school materials, pay school fees—I am using it to get other assets at home. My biggest challenge now is that the uniform for the students has changed at their school. So, while it had been given by Higa Ubeho, I wonder what will happen for my child since the uniform has changed. This is a challenge for me. This was the decision from the high management of the school because they decided to change the color of the uniform and they were saying that the color they chose was the best one. As parents we have no influence on the decision making... Also I am not sure that my child will pass the examination at the end of primary school, and Higa Ubeho does not pay for the child if the child is not enrolled in public schools... I'm not sure if

Marie describes that if her child does not pass the elementary school tests, he will be dropped from USAID/Higa Ubeho, as only children enrolled in school can benefit from the program services. Marie highlights a situation in which she is at the will of the school. She is unable to react as necessary if the school makes arbitrary changes to uniforms or materials. Marie is addressing a double punishment for low school performance; first that the child will be kicked out of school, and then that they will be

cut from the program. Children are seemingly saddled with a lot of pressure in USAID/Higa Ubeho in order to continue receiving funding from the program.

I am struggling with a child who doesn't have parents-- both parents. I am requesting if the program could support this child so that he can study well without worrying about where he will get the school fees or whatever... I'm afraid that this student, he is in senior-three and here in Rwanda, when the student is in senior-three they do an exam at the country level, and those who pass they go in senior-four. And then they can be admitted in public schools. So, I am worried if the boy succeeds, I am afraid that he will not get money for school fees--school materials... Because for the moment, he's studying but he's not living at the school. He's not in boarding school. He lives at home. He studies at home. He is staying at the home actually... Also I am afraid if he doesn't go to senior four he will run away from the house. He will not behave well... So, I am worried that the boy will be wondering, "Why my grandmother is not supporting me? I see others who go in ISLG and have children that they are

Margarite affirms Marie's concerns about how eliminating the education materials provided by Hig Ubeho would have a profoundly destabilizing effect on the child beneficiaries. If the child for whom she is a guardian does not pass the national exams, he will face the double burden of dropping out of school and losing his USAID/Higa Ubeho funding. Though his status in school, as well as in the program are based on nationally implemented high-stakes testing, his results also determine the extent to which he can benefit from the program. CHF, through USAID/Higa Ubeho, is positioned within many of these communities to work with the Ministry of Education, local schools, district offices, and officials to re-evaluate the high-stakes testing. Stepping back from a national level, USAID/Higa Ubeho purports to ensure poverty alleviation, so it must build flexibility into its rules for participation. The lives of rural poor people are dynamic and ever changing, a rigid policy is not suited to this context.



Photo: Classroom in Gicumbi District.

Education Services and Changes in Health Seeking Behaviors

I have gone to the holiday camp four times... we learned how to behave ourselves, how to deal with life challenges... like HIV prevention, and abstinence, trying to stop promiscuous behavior... All the advising sessions on how we can perform better in school, I know that this instruction will influence us to perform well at school. They really encourage us to perform well at school and to avoid the distractions that can lead us to not perform well at school... they were giving us different talks, kind of opening our eyes on the situation that we are in, that we are given opportunities to be provided with school fees and even though when we go to school there are other children who have those opportunities without any problem but for us, if we waste those opportunities we might not reach our goal. Other children have parents and everything but for us we have this opportunity and we need to use it properly.

In this significant change story, Bin Saidi highlights the number of new competencies and attitudes he has acquired as a result of participating in USAID/Higa Ubeho. He first focuses on the changes in his understanding of health and wellness as a result of participating in the holiday camps. He has learned about HIV prevention, abstinence, and the potential consequences of promiscuous behavior. This programming is effective and sustainable as it focuses on providing new understandings and new attitudes as well as safe practices. These are changes that can be replicated and sustained in Bin Saidi's life even after the program ends. This part of the story reflects positive changes in health behaviors as a result of the education component of USAID/Higa Ubeho.

The second change Bin Sidi discusses in his story is that the holiday camps and the education programming that is a part of USAID/Higa Ubeho pushes them to work hard and perform well. The program aims to shift values and perceptions about education in order to encourage students to perform well. Bin Saidi points to the fact that he is supported by USAID/Higa Ubeho, whereas other students are not, so he must work especially hard to succeed. Furthermore, USAID/Higa Ubeho has encouraged students to tie academic achievement to setting and reaching goals.

Challenges

As with other components of USAID/Higa Ubeho, there are challenges regarding education and school materials. There is an issue with sustainability embedded in the provision of education materials. When beneficiaries are given a backpack of school



Photo: Schoolchildren in Rulindo District

materials and money to pay school fees, they indicate that it does lighten the economic burden, and allow for their students to attend school more regularly as well as perform better. However, once the program ends, it is unclear whether beneficiaries will continue to be able to send their children to school regularly, which would in turn affect performance. As long as the transfer taking place is just of material goods and money, the sustainability is questionable.

Next, Marie's quote from the previous section points out two simultaneously occurring trends the first is a structural problem occurring in the school in Rwanda, and the second is an issue of sustainability that both work to destabilize the academic performance of the child in question. Marie first describes a seemingly arbitrary shift in school policy regarding the uniforms. The color was changed because the administrators decided it was the best color. She goes on to say that as parents they have no influence on the decision making at the school level. She vocalizes her lack of agency, and that despite receiving the materials to go to school, there are structures in place that prevent her child from accessing education.

The success in the education materials and school fees lies in the transfer of knowledge that has taken place as a result of the program. Bin Saidi discusses the knowledge he gained about HIV/AIDS and health behaviors. Knowledge and new practices can be carried forward with beneficiaries even when the program ends. The Holiday Camps have given youth beneficiaries problem solving skills, new ideas about the importance of education, and new ways to think about physical and sexual health. This aspect of the program is sustainable and effective, encouraging beneficiaries to take charge and own their new knowledge.

For me, as an orphan, I don't have enough time after passing the national exam, because when I finish primary school I also take the national exam, I didn't know how I was going to continue studying. Because [during] my first year in secondary school, I joined Higa Ubeho and was able to continue my studies. I live alone with my younger brother sometimes it is difficult...

This quote demonstrates the doubly challenging burden beneficiaries face. Bin Saidi is an OVC himself, and he is taking care of his younger brother. His brother, however, is not enrolled in the program. The education materials are enough to keep Bin Saidi in school, but he is afraid that once he is eligible for university, there is no way he can afford to do university and take care of his younger brother and keep in school. He is experiencing a lack of consideration for being in the multiplicity of roles of OVC, guardian of an OVC, head of household, and student.

Changes in Conflict Resolution and Community Building

During the process of selecting stories into domains of change, the Evaluation Team observed unexpected themes of conflict resolution and community building. In fact, one of USAID/Higa Ubeho's objectives is to ease the transition from conflict to long-term development by investing in agriculture, health systems, and democratic institutions (USAID, 2013). In order to achieve resiliency, the process of reconciliation must take place at the micro and macro-levels of society. An essential component of resiliency is rooted in social cohesion and the mending of social fabric. ISLGs, FFS, PDHearths and Community Psychosocial Workers (CPWs) all contribute to the creation of emotionally supportive conditions which can facilitate change either by building life skills, changing awareness in human rights, targeting emotional trauma and isolation, or providing "safe spaces" for fostering trust and reconciliation. All of these components are integral to the health of the individuals and their society. Without targeting components of reconciliation such as attitudes, motivations, awareness alongside economic and sociopolitical factors, conflict resolution and community development would be harder to achieve.

Community Building through Reconciliation

I had a big challenge with the umuhuza, a big conflict between umuhuza and me. While the family of umuhuza had participated in the genocide, I couldn't even greet her, I couldn't come here to take water... there was a kind of big conflict. With the program I saw her coming as the umuhuza, she started mobilizing us and now we have really a relation between me and Therese. This is just a very big change and it's thanks to the Higa Ubeho program. The program helped us to resolve conflict.

Before there were some people... when we met on the way we couldn't even greet each other. But thanks to ISLG FFS, PD Hearth all those kind of activities we do together we became able to greet and interact.

Marie Therese, Gicumbi District

Severine and Marie Therese's experiences illustrate how participation in the USAID/Higa Ubeho small groups have evolved into positive changes in attitudes and relations

amongst estranged community members through shared activities. Initially, Severine and Marie Therese both exhibited hostile attitudes manifested as avoidance and refusal to communicate with others. Severine's repeated contact with her umuhuza through participation in ISLGs, FFS, and PDHearth activities allowed her to associate her umuhuza with positive attributes of leadership- *"I saw her coming as a umuhuza, she started mobilizing us"* and as a result, there was a resolution of conflict.

Isolation

Some interviewees shared stories of loss and despair as a result of the Rwandan Genocide. Small groups in addition to the CPW training program have played significant roles in facilitating changes in perception of safety, trust, and interpersonal relationships. The mending of social fabric begins with the healing of individual relationships.

People now find an opportunity to meet up instead of just staying at home, trapped by their own problems. So people meet each other in the group and try to share their experiences and exchange advice.

Regine, Bulinda District

Weekly group meetings provide opportunities for connecting and building trust with others. In the course of healing, individuals may empathize with others within the community. Regine depicts this transformation as she describes the evolution of behavior from reclusiveness to mutual sharing of everyday issues and seeking of advice

In 1994, I lost six of my family members, in the genocide. I was really isolated and even I didn't want to meet people and interact with them. But with program mobilization, different services we received from the program, we have been able to meet others and interact and try together to resolve all those conflicts and problems... So we were here, isolated. We even didn't want to go out and join others. So with Higa Ubeho— when Higa Ubeho came— they started mobilizing us and we went out of our house, we joined others in the program, our children started receiving school materials and they started mobilizing us to meet around ISLG activities. When we went in the ISLG we started gaining money, contributing for savings and get a loan, so we started maybe smiling and even our faces started

Likewise, Pascal's story illustrates the shift from isolation as a result of participating in ISLG activities. Consequently, some of his basic needs were met such as bonds formed with other ISLG members and financial autonomy. The ISLG was able to create a

stronger economic base through coordinated efforts of participating members thus revealing the advantages gained through social networking over remaining in isolation. In the cases of Regine and Pascal, group activities revolving around economic strengthening contributed to the restoration social networks which are considered an essential component of building a resilient community.

The Role of CPWs as Effective Agents of Change

First of all, I was living lonely so I did not want to share my life with other people, or share with other people. I was feeling that I should not share my secret with another person. I was treating other people like very bad people—animals, people who can do something bad to me. But since I attended this training I was—I changed my mind and then I started to have another image of people. And then I could even share my experience in the public.

I was traumatized because I lost many people who died, most of my family. And I did not have money to support myself and my children so I was traumatized not to have those things. But as long as I was meeting with people, those things were getting out for me... Since I attended the training on CPW— on active listening for CPW, I started to be open because I was not sharing my personal life with others. And then I started to open my heart, and then I started to share my experiences. And those things which were making me very hopeless and traumatized started to be better for me. And since that time I started also to help other people who were traumatized. And those that I provided services for, that service of counseling, actually they— at the end they were very happy. They were saying good person. They can give testimony about me.

Grace's story illustrates how CPW training offered through USAID/Higa Ubeho has helped her address her own trauma which led to changes in her perspective of life and other people. Before the program, Grace lived in fear and avoided interacting with others in her community. However after participating in the CPW training sessions, Grace was encouraged to engage with others while sharing her experiences of the genocide allowing her to receive empathic support. Such acknowledgement can lead to diminishing fears which engenders trust and facilitates reconciliation. In Grace's case, her new-found trust encouraged more sharing which eventually led to her actively reaching out to other traumatized community members through counseling. Consequently, Grace established a positive new identity as a CPW counselor, and has become an agent of change.

Conflict Resolution through Awareness of Rights

Small groups can play a significant role in the community by serving as mechanisms for disseminating information on topics such as basic human rights. Consistent access to information can lead to the eventual expansion of social awareness amongst normally isolated sub-sets of the population. For example, efforts have been made by the Government of Rwanda to raise awareness of basic rights among Rwandans nationwide. Legal NGOs were able to transfer knowledge during skill-building sessions with small groups.

There is an Article 47,2 an article saying that everyone who is doing discrimination is just punished by the law. And I didn't know it before the sessions come because even those who were giving us the session were telling us that this law has been just set after 1994. This is really important to me because before I didn't know it... An example is when the children are at school, some of those children at school they are my neighbors and they know the status of the me or my child. So they are informing the others at school and saying that, pointing the finger, saying "ah this one is coming from just a family with HIV-positive"... or they are saying "ah, she's also one of cooperative members, and the main purpose of this cooperative is just HIV-positive, so she is also HIV-positive"... There is a kind of persecution in the village by neighbors saying that at your child.

What I have now it's really positive because when they did it before I had a problem, I started even fighting them. We could even go outside my house and just start exchanging insults and maybe combating each other, but right now... when I just hear from them I am telling them no, whatever you say I know my rights, and whatever you say I know that we have people who are taking care of us, who have no problem even though my child has just a problem. As you see, I know that my child

Appolie's story highlights the complexities of community building and the need for psychosocial support for families living with HIV/AIDS. Although there has been improvement, people living with HIV/AIDS still face persecution. Psychosocial support services play an integral part in building social awareness and improving communication. This is important because low self-esteem can leave victimized parties feeling threatened and hostile. Victims may engage in violent behavior when attempting to establish boundaries of physical and psychological security. When threatened, Appolie used to engage in combative behavior. Fortunately, as a result of her participation in the ISLG and FFS group, Appolie was able to (1) Gain support as a person living with HIV; (2)

Gain access to legal support provided by an RPO; (3) Gain awareness of her human rights to live without discrimination and; (4) Obtain and apply knowledge of less combative tactics in the face of persecution. Appolie's basic rights were legitimized not only by the program but also by the Rwandan government. As a result, Appolie experienced not only changes in awareness but a sense of security which has empowered her to employ less aggressive interactions with her neighbors.

Changes in Health Threats, Health-Seeking Behavior and Access to Healthcare

USAID/Higa Ubeho seeks to improve health outcomes by reducing health threats, promoting health-seeking behavior, and increasing access to healthcare. The following stories illustrate the impact of reducing such threats as mental health problems and HIV/AIDS. In addition, beneficiaries reflect on the benefits of preventative healthcare measures, or health-seeking behavior, such as hygiene. Significantly, the beneficiaries also reflect on improvements and challenges in accessing healthcare.

Changes in Health Threats

I am worried now and sometimes I keep alone. I try to be where I can be alone because when I think about those problems I faced and I am facing now I feel like I want to kill myself. And there is one time when I tried to do it and I failed. And then the children said, "That's not good idea, because if you kill yourself you think you want to make unhappy your husband but it's you who are killing yourself, it's like you are creating bad feelings in you because of the husband. You should not kill yourself. You can join others and continue your life. Try to forget your husband and you will see that the life will continue. So after getting this advice from the children and friends, I started to join other groups. And when I started to join other groups I feel that we can talk, we can joke, we can share the story, and I feel like I'm happy. So I'm

Perpeti's story demonstrates a connection between participation in USAID/Higa Ubeho and a reduction in health threats. Although Perpeti did not have access to a formally trained CPW, she was able to receive psychosocial support from other beneficiaries in the ISLG. Perpeti clearly links interpersonal interactions within the ISLG (i.e. talking, joking, sharing) with improvements in her psychological wellbeing, which she describes

as finding happiness. Furthermore, Perpeti's story illustrates an understanding of the connection between isolating behavior and negative psychological conditions, such as depression.

In my family we had a big problem. We didn't know that we were HIV+. When we went to the health center we found out that we have a problem, me and my wife. So we were here, isolated. We even didn't want to go out and join others. So with Higa Ubeho— when Higa Ubeho came— they started mobilizing us and we went out of our house, we joined others in the program, our children started receiving school materials and they started mobilizing us to meet around ISLG activities. When we went in the ISLG we started gaining money, contributing for savings and get a loan, so we started maybe smiling and even our faces started shining among others. So it was really very important to fight against isolation... Because we even received psychosocial support in Higa Ubeho. So that with the psychosocial support we received we tried even witnessing— go there and give some witness, saying that we are HIV+, we have to really think about it, you have to avoid it, and started mobilizing

Similarly, Pascal's story demonstrates the positive effect psychological support can have on reducing overall health threats for individuals and communities. Participating in the ISLG gave Pascal and his wife the confidence to share their status and educate their community about HIV/AIDS. Their testimonies mobilized more than thirty people to get tested, illustrating a positive trend health-seeking behavior in a community as a result of participation in USAID/Higa Ubeho.

Changes in Health-Seeking Behavior

I learned where to prepare to wash dishes, that you have to wash your hands, wash your body, to clean your bedroom, to wash your clothing, and you should wear shoes. So, I learned those things... So, when I was coming from the farm, I would go back and then eat and then sleep without washing my hands, without taking a shower. So, since I learned those lessons, I take shower before I sleep... I used to get some diseases... now I do not. So, for the moment now, I learned a lot of things. How to eat complete meals, how to cultivate, how to do savings. So I benefitted from

Margarite's story illustrates changes in the knowledge and skills associated with an increase in health-seeking behavior. Margarite is able to articulate specific skills, such as personal and household hygiene, which improve overall health. Significantly, Margarite attributes the application of this knowledge to improvements in her personal health.

And even when people are looking at my children they really notice there is a change... And even hygiene. Before Higa Ubeho I did everything ignoring the hygiene. I could even come and start eating without washing my hands and I didn't even insist on the hygiene of my children. But right now my children they know that they cannot just start eating without washing hands and even their clothes and even

In addition, Marie Therese's story depicts a change in attitude associated with an increase in health-seeking behavior. Moreover, Marie Therese notes her shifting attitude about hygiene has resulted in a noticeable change in her children. Furthermore, Marie Therese has transferred these attitudes about hygiene onto her children, indicating replication of an important health-seeking behavior.

Changes in Access to Healthcare

When the children were falling ill, I was not bringing the children to the hospital. I used to keep them at home and then tried to find out traditional methods. But since I have had Mutuelle de Santé, any time the kids were sick, I brought the kids to the hospital
Mutuelle, my children don't fall gravely ill to the point where they need to be

Regine's story illustrates how increased access to preventative and curative health services can lead to positive health outcomes. Regine's participation in USAID/Higa Ubeho has provided her family with access to affordable, timely healthcare. Her family can take advantage of treatment that prevents illnesses from progressing to the point where hospitalization is needed. Regine's children no longer fall seriously ill, indicating a significant change in health outcomes for her family. Laurence's story echoes how having Mutuelle de Santé has positively impacted her family's access to healthcare:

Challenges

Although many stories of positive change were captured under this domain, beneficiaries such as Marie reported significant challenges in accessing healthcare despite participating in Higa Ubeho.

The land is not productive. And while it is still small— first it is small space to cultivate and which is not productive— and when I try growing crops on that space— it doesn't give significant production. That means that I can't get means easily and find money to buy Mutuelle de Santé.

Marie is a participant in FFS, and yet her land does not yield enough crops to purchase Mutuelle de Santé. As a consequence, the prohibitive cost of healthcare has had a significant, negative effect on the overall health of her family.

So, because my husband is sick— his sickness is a really for a long time— do you know asthma? This is just what my husband is suffering from and he regularly goes to the health center to get medicines. So, doing that, we are using much money in that process. So it is so difficult to find someone at home to help me cultivate for the family... And it's very difficult to get milk for my child. So, the biggest challenge is the health of my husband which makes life really difficult in the family. Because I'm struggling alone for the survival of the family while maybe if my husband was in better health he would maybe help me to continue developing life in the house... This is the biggest challenge to me. I plan to continue liaising with the ISLG in order to get Mutuelle but it's still difficult to me now because we have more than one person who needs support from ISLG to go to buy Mutuelle de Santé so meanwhile, it's so

As Marie notes, the biggest challenge she currently faces is the health of her husband. Without Mutuelle de Santé, she cannot afford to take him to a health center or hospital. She is unable to get a loan from her ISLG to purchase Mutuelle de Santé because her ISLG does not have the capacity. As noted above, she does not have the means to save due to unproductive land and insufficient labor. Therefore, she is left without recourse to improve the health of her family.

Recommendations

During interviews with beneficiaries, one of the standard questions that the Evaluation Team asked at the end was “Do you have any suggestions or recommendations for CHF?” This question has yielded invaluable information and advice from those that the program intends to impact and benefit. In addition to that, this section also contains recommendations from the Evaluation Team, based on observations that were collected during the six days of fieldwork and the information that beneficiaries disclosed.

1. Provide additional training sessions and refresher courses

Beneficiaries often expressed the positive effects that participating in FFS and other trainings have had on their lives. They have also expressed the need for refresher courses and trainings that could complement and strengthen the impact of the services that they are receiving.

Beneficiaries mentioned specific areas in which they expressed a need for new trainings: entrepreneurship, writing business plans, project or business management, financial management, risk management, and new techniques in agriculture.

2. Provide support for university studies or technical training

Beneficiaries often talked about their inability to afford sending their children to university after secondary school. Some parents reported that sometimes they hoped that their children didn’t pass the national exam so that they wouldn’t have to worry about being unable to send them to university. In response to these concerns, beneficiaries suggested financial assistance with university education if possible, or increased support of children via various forms of technical training programs.

3. Increase overall support for OVCs

Beneficiaries frequently requested that the program support a larger number of Rwanda’s vulnerable children. They reported that being able to send their kids to school, with the assistance of the program, helps the poor communities keep their children safe and away from trouble.

4. Increase support for Abahuza

While most abahuza expressed pride and honor in working for their community, they also shared frustrations and recommendations that they had for the program. The following are a number of suggestions that were provided by beneficiaries:

- Abahuza expressed frustration over the long distances that they have to travel in order to meet with beneficiaries. Some beneficiaries suggested that this could be remedied by increasing the number of abahuza in any given area which would reduce overall travel distance. Others recommended that the program provide bicycles as a remedy to this problem.
- Abahuza reported a need to increase trainings for them and providing more toolkits that they could use to educate and train beneficiaries for service replication purposes.
- Some abahuza talked about the need for legitimacy in their community and asked that CHF be more vocal and public in their support of abahuza and the importance of their role.

5. Increase support for ISLGs

Most beneficiaries described the importance and the positive impact of the ISLG on their lives. Some were able to purchase livestock, build homes for their families, or start small businesses such as selling vegetables, buying a sewing machine, or selling shoes in the market. However, some ISLGs did not have the capacity to meet the needs of all program beneficiaries. In particular, not all ISLGs had the capacity to provide the funding for all members to obtain Mutuelle de Santé. Beneficiaries shared suggestions and recommendations that could help improve the ISLG service. For example, some beneficiaries suggested that CHF increase support of ISLGs by providing financial capital. Others proposed creating a network of external investors for qualified ISLGs.

Some beneficiaries shared personal stories of extenuating circumstances that placed them in great debt within their savings group. Beneficiaries spoke of being isolated and being incapable of repaying their loans, especially given that they also have to support their families. Some of those extenuating circumstances were such as the death of a household provider or losing a small business. Such stories illustrate the need for a safety net that could assist beneficiaries from falling into extreme debt due to circumstances that are out of their control.

6. Improve communication of long-term programmatic goals with beneficiaries and RPOs

A particular concern that repeatedly came up during almost every interview was the fact that USAID/Higa Ubeho was going to end which meant that the beneficiaries would not be receiving anymore materials and other resources. While the majority of beneficiaries reported that they will be using the knowledge and skills that they acquired from USAID/Higa Ubeho after the program ends, they still expressed a concern about being able to provide their kids with school materials after the program. This concern raises the question of the sustainability of providing physical assistance to beneficiaries who eventually become dependent. While one of USAID/Higa Ubeho's strategic objectives is to build local capacity and sustainability in communities where the program is being implemented, this objective needs to be communicated clearly and effectively with the beneficiaries and RPOs. In addition to that, CHF needs to clearly state and communicate the expected outcomes of the program: capacity building, self-sufficiency, resilient communities. Finally, it is imperative that beneficiaries and RPOs understand the goals or concepts of the services in which they partake. During interviews, abahuza often expressed frustration at what they perceived as the beneficiaries not always grasping what they are being taught or understanding the utility of what they are learning. Some abahuzas shared their experiences within services such as the ISLG, where they noticed that members struggle with grasping certain concepts within an offered service.

7. Address gender roles and dynamics

A number of female beneficiaries reported that some CHF services were perceived- by the community- as targeted towards females. That has in turn created resistance among the male population to join these services and benefit from the skills and knowledge that they offer. For instance, some beneficiaries reported that males can be hesitant to join saving groups as they can be perceived as a "female activity". CHF should package their services as gender neutral and be more mindful of local gender dynamics.

8. Increase psychosocial support for OVCs

While psychosocial support services are offered to the children who participate in youth camps, the Evaluation Team interviewed a number of youth who didn't partake in the camps but did share stories of trauma that were related to the genocide or difficult family circumstances. Those children need access to psychosocial service so that they can maximize and thrive off of the services that they receive from USAID/Higa Ubeho.

9. Continue using a participatory form of evaluation

Beneficiaries often thanked the evaluation team for taking the time to ask them about their own experiences and opinions about USAID/Higa Ubeho. They reported that

having the opportunity to talk to a representative from the program not only made them feel empowered and motivated, but also provided them with a platform to share stories and problems that can't be captured through surveys or questionnaires. The evaluation team recommends that some form of participatory evaluation, whether MSC or another methodology, continue to be used as a supplement to any quantitative studies that CHF carries out in the future.

10. Conduct a Positive Deviance evaluation

Positive Deviance (PD) is a behavioral and social change approach that is based on the observation that in any context, certain individuals, when confronted with challenges, are able to employ successful behaviors or strategies which enable them to find better solutions than their peers who face similar challenges. In this case, a study of the success stories within USAID/Higa Ubeho would identify successful individual approaches to challenges and the innovative solutions that beneficiaries employed to excel in the services that they received. In addition, PD approach can be used to identify, assess or re-evaluate intervention paths within the program.

Notes

1. Article 47 of the Charter empowers the Commission to 'formulate and lay down principles and rules aimed at solving legal problems relating to human and peoples' rights.' Pursuant to this provision, the Commission adopts resolutions to address diverse human rights issues. These resolutions could generally be classified into three: thematic, administrative and country specific resolutions.

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Scope of Work: Rapid Assessments on Program Impact

IMPROVING THE LIVES OF VULNERABLE FAMILIES

Background

Since 2005, CHF international has been working to support vulnerable Rwandans to improve their livelihoods. Beginning with the USAID/PEPFAR- funded Community HIV/AIDS Mobilization Program (CHAMP), and continuing today with USAID/Higa Ubeho and USAID/Ejo Heza.

The USAID/Higa Ubeho Program is a five-year USAID/PEPFAR-funded program whose goal is to increase the use of health and related social support services among the most vulnerable, including people living with HIV and AIDS (PLHA), orphans and other vulnerable children (OVC) and their families to mitigate the impact and reduce the risk of HIV and other health threats. The program is structured to support three key results:

- Increased access to a network of high-quality preventive, curative, and social services at the household and community level for the most vulnerable. (Result 1)
- Strengthened stability of families and communities through economic strengthening, food security, and education. (Result 2)
- Strengthened capacity of local government, civil society and community groups to support the most vulnerable children and families in a sustainable manner. (Result 3)

USAID/Higa Ubeho operates in the 20 United States Government (USG)-supported target districts. CHF International leads this consortium with international partners Catholic Relief Services (CRS), and CARE International, and 10 Rwandan Partner Organizations (RPOs). The USAID/Ejo Heza is a USAID/Feed the Future funded program, it is an Integrated Improved Livelihoods Project (IILP) aiming to improve livelihoods and food security of vulnerable families through planned activities to be implemented in eight (8) districts.

Scope of Work

The program is providing extensive support to over 50,000 vulnerable families throughout the country. With a broad scale and range of services and support provided by both USAID/Higa Ubeho and USAID/Ejo Heza, CHF has necessarily focused on providing quantitative data to demonstrate the impact of both programs. With additional support to research and document program achievements on the lives of individuals families, CHF could provide a richer explanation of program impact. This assignment would require the use of the Most Significant Change methodology (MSC) to capture qualitative information, photos, and testimonies as

evidence of the positive transformation of families supported by USAID/Higa Ubeho and USAID/Ejo Heza.

CHF is therefore proposing a scope of work to include:

1. Review of the MSC methodology.
2. Design of criteria for identification of households suitable for inclusion in the MSC study.
3. Design of an interview guide for field-based interviews to collect relevant qualitative and quantitative information per household.
4. Partnering and supporting local staff and volunteers to conduct household-level interviews to collect data, photos, and testimonies.
5. Reviewing and packaging field-level research to demonstrate program impact on the lives of individual families/households. This material would be packaged in multiple forms: success story, household profile, testimonies and photos, powerpoint slides to enable the program ready use in multiple program publications.

Tasks 1-3 could be accomplished prior to arrival in Rwanda. Task 4 would be completed in-country, and Task 5 would be performed remotely.

Appendix B: Interview Guide

American University, School of International Service
Adele Billups, Alistair Dawson, Andrew (AJ) Doty, Brian Haupt, Laura Nissley, Diana Salman
Evaluation of CHF International's Higa Ubeho
January 2-12, 2013

Interview Guide

Proposed Questions Based on Domains of Change

A. Introduction Questions

1. Tell me about your experience in Higa Ubeho?
2. Can you tell me about the effect of the program on you and your family?
 - a. Could you give me an example or a story?
 - b. In what ways have these changes impacted your family's overall livelihood?
3. In your opinion, what have been some of the effects of Higa Ubeho on your community?

B. Health Threats, Behavior, and Care Provisions

ACCESS TO HEALTH CARE

1. How has having Mutuelle de Santé affected your wellbeing?

PSYCHOSOCIAL SERVICES

2. How has having access to counseling impacted your life?

C. Food Security and Nutrition

1. Tell me about where you get food?
2. How has this changed since receiving services from Higa Ubeho?
 - a. How has the type of food that your family eats changed?
 - b. Can you give me some examples of the types of food that you and your family eat on a regular basis?
 - c. In your opinion, how has having access to new foods changed your family's overall health?
3. Could you provide an example of what you think is the most important agricultural lesson you have learned?
4. Could you provide an example of an important nutritional lesson that you have learned from Higa Ubeho?
5. Could you describe how you store and prepare food? (FARMER FIELD SCHOOL ONLY)
 - a. How has Higa Ubeho changed your storage and preparation of food?

D. Financial Literacy and Access to Financial Services

1. Tell us about the financial services you now use? In what way is that different than before Higa Ubeho?

2. What were the biggest problems you have experienced with the financial saving programs offered through Higa Ubeho?
 - a. How have you overcome these problems?
3. Are you currently saving a portion of your income?

E. School Attendance and Performance

1. Are any of your children enrolled in school right now?
 - a. How often do they attend school?
2. Since joining Higa Ubeho do you spend more or less on school fees and supplies than before?
3. How are the school supplies provided by CHF making a difference in your child's education?
4. How has Higa Ubeho affected your child's performance in school, if at all?
5. What is the greatest obstacle to your children's success in school?
 - a. How has Higa Ubeho provided any assistance in addressing this obstacle, if at all?
6. Have any of your children attended Higa Ubeho's holiday youth camps?
 - a. Have you noticed any changes in your child's behavior since participating in the camp?
 - b. Do your children keep in contact with others from camp?

F. Sustainability

NETWORKS

1. How often do you keep in contact with others that you have met through Higa Ubeho programming?
2. What are the greatest challenges to keeping in contact?
3. Do you think it would be valuable to keep in contact with other Higa Ubeho participants?
4. Have you noticed a change in your neighbor's daily behaviors as a result of your participation in Higa Ubeho?

G. Optional Closing Questions

1. Do you have any final questions for us?
2. Is there anything that you would like to add that we haven't asked you?
3. Do you think that the changes you have mentioned will be sustained after Higa Ubeho ends?
4. Thinking about the changes in your life that you have mentioned, which one has been the most significant for you?
5. Are there any additional challenges that you would like to share with us that we haven't addressed?
6. Do you have any recommendations for improvement to Higa Ubeho's programs?

H. General Probing Questions/Strategies

- You mentioned [], could you tell me more about []? What stands out in your mind about []?
- Can you give me an example of []?
- You just told me about [], I'd also like to know about [].

- 'Silent Probe': Remain silent and wait for the participant to continue; this allows the participant to process the question and gather their thoughts
- 'Echo Probe': Repeat the last thing the participant said and ask them to continue
- 'Passive Probe': Encourage participants to continue with their narrative by making affirmative noises: 'Uh huh;' 'yes, I see;' nodding.

Appendix C: Note Taking Sheet

Recorder File Number: _____

American University, School of International Service
Adele Billups, Alistair Dawson, Andrew (AJ) Doty, Brian Haupt, Laura Nissley, Diana Salman
Evaluation of CHF International's Higa Ubeho
January 2-12, 2013

Note Taking Sheet

Background:

We are students from American University in Washington DC who have been asked by CHF to help them evaluate the Higa Ubeho program and the services it provides to the Rwandese people. We are not with CHF or Higa Ubeho. We are collecting stories from CHF's beneficiaries living in three districts, Kamonyi, Gicumbi, and Rulindo, and would like to hear about your experience with Higa Ubeho. The information collected from your story will help improve Higa Ubeho to better serve your community. The information you will share with us today will not in any way impact your specific status with Higa Ubeho or CHF. Finally, if any question makes you uncomfortable, you do not need to answer it, and you may choose to end the interview at any time with no repercussions.

Confidentiality Statement:

The final product of our evaluation will be a report that will be shared with people outside of CHF. Do we have your permission to use your story in this report? (Circle one):

Yes (Yego) No (Oya)

If so, do we have your permission to attribute your name to the story? (Circle one):

Yes (Yego) No (Oya)

Do we have your permission to record this conversation? (Circle one):

Yes (Yego) No (Oya)

Given this information, do you have any questions for us before we begin the interview? Please feel free to ask us any questions you might have at any point in this interview.

Date: _____

Beneficiary: _____

Gender: _____

Age: _____

Marital status: _____

Head of household: _____

District: _____

Sector, Village, and Cell: _____

Occupation: _____

How long have you been in Higa Ubeho? _____

Are you enrolled in Mutuelle de Santé (national insurance program)? Yes (Yego) No (Oya)

If so, since when? _____

Are you umahizi? Yes (Yego) No (Oya)

Are you a guardian of umahizi? Yes (Yego) No (Oya)

If so, how many? _____

Are you Umuhuza? Yes (Yego) No (Oya)

Interviewer: _____

CHF Staff Member: _____

RPO and Name of RPO Staff Member: _____

Location of where the interview took place: _____

Services received by beneficiary and start date: _____

Notes:

Start Time: _____

End Time: _____

Body Language:

1. Eye roll
2. Sigh
3. Hesitation
4. Crying
5. Agitation
6. Yelling
7. Leaving Room
8. Smiling
9. Laughing
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.