USAID Ejo Heza
“Brighter Future”

Most Significant Change Midterm Program Evaluation

December 2013

Prepared by
Carrie Beason Chandrasurin
Jillian Christie
Caitlin Kelly
Tiffany Law
Anael Ngando
ACKNOWLEDGEMENTS

This evaluation would not have been possible without the exceptional support of several individuals. The team would like to thank everyone at Global Communities Headquarters for their assistance and expertise. The team would also like to thank Milton Funes, Waringa Kibe, and Tona Isibo for their leadership, and all of the staff at Global Communities Rwanda for their insight and their warm hospitality. Thank you to Jean Pierre Mbagurire, Joseph Rwabuneza, and Emmanuel Niyongira, who provided invaluable facilitation and guidance in the field. A special thanks to Joshua Niyonsingiza, Irene Uwantege, and Bertrand Binamungu for translating our interviews with accuracy and nuance, ensuring that the participants’ true stories shone through. We would like to express our gratitude to our professor, Dr. Hrach Gregorian, who provided invaluable guidance and helped us find perspective and balance throughout the project. Finally, the team would like to thank the beneficiaries of Ejo Heza who shared their time and stories with gracious enthusiasm and who made our time in Rwanda truly memorable.
# TABLE OF CONTENTS

ACRONYMS .................................................................................................................. 1
EXECUTIVE SUMMARY ................................................................................................. 1
BACKGROUND ................................................................................................................ 4
METHODOLOGY: MOST SIGNIFICANT CHANGE TECHNIQUE ..................................... 6
  Applying the MSC Technique to USAID Ejo Heza ...................................................... 6
  Methodological Challenges and Resultant Limitations ................................................ 8
FINDINGS AND ANALYSIS ............................................................................................ 10
  Changes in Savings and Lending Practices ................................................................. 10
    Financial Security .................................................................................................... 10
    Financial Mobility .................................................................................................. 11
    Financial Management .......................................................................................... 13
    Financial Confidence ............................................................................................... 13
  Changes in Health and Nutrition ............................................................................... 14
    Kitchen Gardens ..................................................................................................... 15
    Nutrition ................................................................................................................ 17
    Health ..................................................................................................................... 18
  Changes in Agriculture .............................................................................................. 19
    Increase in Crop Yield ............................................................................................. 19
    Improvement in Quality of Production ................................................................... 20
    Increased Financial Capacity of Farmers ............................................................... 21
  Changes in Literacy .................................................................................................... 22
    Participation ............................................................................................................ 22
    Business and Financial Capacity .......................................................................... 23
    Mobility .................................................................................................................. 24
    Self-Confidence and Knowledge ............................................................................ 24
  Social Transformation ............................................................................................... 25
    Social Cohesion ....................................................................................................... 27
    Decreased Isolation ................................................................................................. 28
    Women’s Empowerment and Independence .......................................................... 29
CHALLENGES .................................................................................................................. 30
CONCLUSION .................................................................................................................. 32
RECOMMENDATIONS ................................................................................................. 33
REFERENCES ................................................................................................................. 33
APPENDIX 1: EVALUATION SCOPE OF WORK ............................................................. 37
SCOPE OF WORK: RAPID ASSESSMENTS ON PROGRAM IMPACT ......................... 37
BACKGROUND .............................................................................................................. 37
SCOPE OF WORK ......................................................................................................... 37
APPENDIX 2: AU EVALUATION TEAM INTERVIEW GUIDE ....................................... 38
APPENDIX 3: INTERVIEW NOTE TAKING SHEET ....................................................... 41
APPENDIX 4: AU EVALUATION TEAM MSC STORY SELECTION DOCUMENT ........... 43
**ACRONYMS**

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AU</td>
<td>American University</td>
</tr>
<tr>
<td>BCV</td>
<td>Behavior Change Volunteer</td>
</tr>
<tr>
<td>ISLG</td>
<td>Internal Savings and Lending Group</td>
</tr>
<tr>
<td>MFI</td>
<td>Microfinance Institution</td>
</tr>
<tr>
<td>MSC</td>
<td>Most Significant Change</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-governmental Organization</td>
</tr>
<tr>
<td>RPO</td>
<td>Rwandan Partner Organization</td>
</tr>
<tr>
<td>SACCO</td>
<td>Savings and Credit Cooperative</td>
</tr>
<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
</tr>
</tbody>
</table>

**KEY TERMS**

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cell</td>
<td>Third tier area administered by local government</td>
</tr>
<tr>
<td>District</td>
<td>First tier area administered by local government</td>
</tr>
<tr>
<td>Ejo Heza</td>
<td>Brighter Future</td>
</tr>
<tr>
<td>Province</td>
<td>Principal administrative areas of the central government</td>
</tr>
<tr>
<td>Sector</td>
<td>Second tier area administered by local government</td>
</tr>
<tr>
<td>Village</td>
<td>Fourth tier area administered by local government</td>
</tr>
</tbody>
</table>
EXECUTIVE SUMMARY

Global Communities\(^1\) engaged the American University (AU) Evaluation Team in August 2013 to conduct a midterm evaluation of the USAID-funded Ejo Heza program. Over the course of eight days in Rwanda, the Evaluation Team interviewed 120 beneficiaries in a combination of individual interviews and focus groups. The evaluation was conducted using the Most Significant Change (MSC) technique – a participatory, qualitative monitoring and evaluation tool designed to elicit stories of program impact on the lives of beneficiaries. The AU team interviewed beneficiaries in five districts in Rwanda’s Southern Province: Huye; Nyamagabe; Nyanza; Nyaruguru; and Gisagara. This report is based on data produced by the in-country interviews.

USAID Ejo Heza

Funded under USAID Feed the Future, the United States government’s global food security initiative, Ejo Heza is designed to improve the livelihoods and food consumption of Rwanda’s rural poor, particularly women, through: (1) Building the capacity of low income households to access financial services and grow economic enterprises; (2) Assisting financial service providers to develop and deliver effective products for the rural population; and (3) Increasing the health and nutrition of beneficiaries to improve their ability to pursue income generating enterprises. To achieve its goals and objectives, Ejo Heza utilizes an integrated approach focused on four key program areas: literacy and numeracy, agriculture, financial services, and health and nutrition.

Evaluation

As stated in the scope of work, the five objectives of this evaluation were to: (1) review the MSC methodology; (2) design criteria for identification of households suitable for inclusion in the MSC study; (3) design an interview guide for field-based interviews to collect relevant qualitative information from beneficiaries; (4) partner and support local staff and volunteers to conduct interviews with beneficiaries to collect data, photos, and testimonies; and (5) review and package field-level research into a report to demonstrate program impact on the lives of individual families/households.

Findings and Assessment

The Evaluation Team found Ejo Heza to be extremely effective in its goal of improving the livelihoods and food consumption of beneficiaries. Interviewees reported significant positive changes in savings and lending habits, agricultural practices, health and nutrition, literacy and numeracy, and their social lives. However, there appears to be challenges in achieving a second objective—working with financial institutions to deliver services to Rwanda’s rural poor. Many

\(^1\) In October 2012, CHF International changes its name to Global Communities.
beneficiaries reported difficulty in securing loans from Savings and Credit Cooperatives (SACCOs) to scale up their income-generating activities.

**Recommendations**

Based on the research findings, the AU Evaluation Team developed five primary recommendations for Global Communities Rwanda. These recommendations are discussed in detail on page 32.

1. Increase quantity and variety of trainings;
2. Increase support to BCVs;
3. Facilitate SACCO lending;
4. Share evaluation report with the beneficiaries; and
5. Conduct further evaluation of social transformation, organic information dissemination, and activities not perceived as most significant.
INTRODUCTION

This report is a midterm program evaluation of the USAID Ejo Heza program in Rwanda, a five-year, $12.5 million program funded under the USAID Feed the Future Initiative. Global Communities Rwanda, in collaboration with international and local partner organizations, began implementing the program in 2011. The AU Evaluation Team conducted this study in Washington, D.C. and in Rwanda from August to December 2013.

This report is intended to inform Global Communities and USAID on the impact of the Ejo Heza program on the lives of beneficiaries, and to provide guidance on potential avenues to improve program implementation. The results will also be used to inform the design of a larger mixed-methods evaluation of Ejo Heza to be conducted in the near future.

An interview guide containing the specific questions used by the evaluation team is included in Appendix 1 of this report, and the findings of these interviews are analyzed in the following sections. The report is structured as follows: background, methodology, findings and analysis, challenges, conclusion, and recommendations. The report appendices also contain the original evaluation scope of work, note taking sheet, and AU team’s story selection document.

---

Background

Prior to designing the evaluation, the AU team conducted research relevant to the implementation of Ejo Heza, including the country context, the details of the program, and the objectives of the evaluation. This background research, discussed further below, established a foundation for the design and implementation stages of the evaluation.

Country Context

Rural Rwanda has experienced significant economic advancement over the past decade but remains severely affected by entrenched poverty. Agriculture is the mainstay of the Rwandan economy, employing 90% of the economically active population. Most rural Rwandans in the Southern and Western provinces own only small land holdings, often two acres or less, and have limited access to agricultural extension services. There is also limited availability of financial services, despite the important role finance plays in decreasing rural poverty. Cyclical food crises and a lack of proper knowledge of health and nutrition practices lead to chronic malnutrition and disease. These regular and chronic health conditions harm quality of life and hinder individuals from working, making rural communities more vulnerable. USAID Ejo Heza is designed to mitigate these contributors to entrenched poverty.

USAID Ejo Heza – “Brighter Future”

USAID Ejo Heza is a community-driven program administered by a partnership of three international NGOs. These organizations provide technical assistance and support to four local Rwandan partner organizations, which act as the main direct implementers of Ejo Heza, as they have already cultivated strong relationships within target communities. Together, partners provide support to 75,000 of Rwanda’s very poor across eight districts in the Southern and Western provinces of Rwanda. Global Communities leads this consortium as the chief implementing partner, facilitating targeted technical assistance and support, administrative management, and monitoring and evaluation (M&E).

Ejo Heza sustainably improves the livelihood and food consumption of Rwanda’s very poor, particularly women, through the following activities:

- Building the capacity of low income households to access financial services and grow economic enterprises;

---

3 CHF International. (2011). p. 28
4 The international NGOs are Global Communities, Food Economy Group, and Save the Children
5 Ejo Heza’s local implementing partners are Association des Eglises de Pentecôtes au Rwanda (ADEPR); African Evangelistic Enterprise (AEE); CARITAS; and the Rwandan association for Integrated Development (DUHAMIC-ADRI).
• Assisting financial service providers to develop and deliver effective products; and
• Increasing the health and nutrition of beneficiaries to improve their ability to pursue income-generating enterprises.

Ejo Heza employs an integrated approach focused on four key program areas to achieve the program goals and objectives. The key program elements are literacy, agriculture, financial services, and health and nutrition. Literacy is a foundational component that provides beneficiaries with reading, writing, and numeracy skills that enable them to fully access and participate in other program areas. Agricultural trainings and cooperatives improve farming practices and farm management, in turn leading to improved quality and quantity of crops and ultimately increasing household income. Training in financial practices builds beneficiaries’ familiarity with and understanding of financial institutions. Participation in financial service activities allows beneficiaries to practice financial skills and increase their economic mobility. Health and nutrition messaging through a variety of trainings increase beneficiaries’ knowledge, attitudes, and practices of health and nutrition.

Beneficiaries join Ejo Heza by participating in small, self-sufficient community-led groups that incorporate all program elements, but primarily focus on one program area. Beneficiaries are offered additional trainings in other program elements in accordance with their individual needs. Central to Ejo Heza’s strategy is the use of Behavior Change Volunteers (BCVs) who receive training directly from Ejo Heza and, in turn, train their communities. Using this cascade model of train-the-trainers, Ejo Heza ensures that program knowledge is locally embedded and accessible.

**Objective of the Evaluation**

This evaluation is intended to provide deeper insight into the local-level impact of USAID Ejo Heza on the lives of beneficiaries. Global Communities requested that the Evaluation Team utilize the MSC technique in order to capture qualitative information, photos, and elicit significant stories to document changes in beneficiaries supported by Ejo Heza.

---

6 Ejo Heza program entry points are Internal Savings and Lending Groups, literacy classes, Agriculture Cooperatives, and Nutrition Groups.


METHODODOLOGY: MOST SIGNIFICANT CHANGE TECHNIQUE

The Evaluation Team utilized the ‘Most Significant Change’ (MSC) Technique to evaluate the impact of Ejo Heza on the lives of beneficiaries. Developed by evaluation experts Rick Davies and Jess Dart in 1996, the technique was designed specifically for international development programs involving diverse and complex elements. The MSC technique is especially appropriate for assessing interventions with emergent outcomes in programs such as Ejo Heza, which employ a holistic and integrated approach.

The value of the MSC Technique lies in its ability to capture illustrative, but not necessarily representative, information about changes in the lives of beneficiaries. The technique is an important corollary to quantitative data collection because interviewees are prompted to explain why the changes they cite are the most important. Similarly, the data collected in MSC evaluations are better suited to deliver a rich picture of local-level impact where quantitative or traditional indicator-based evaluations may fall short. As will be demonstrated later in the report, the MSC Technique can also be a good method for identifying unexpected change, such as the social transform that Ejo Heza beneficiaries described during interviews.

The MSC technique utilizes ‘domains of change,’ or broad, intentionally “fuzzy” categories of change, as a foundation for evaluation. Unlike predefined indicators, domains of change are roughly defined by the changes the beneficiaries report and help to make the process of story collection, selection, and analysis more manageable. The MSC technique encourages the use of domains of change in a flexible way. Flexibility allows story collectors and beneficiaries the freedom to report information they believe is relevant but that may fall outside of the prescribed domains of changes.

Applying the MSC Technique to USAID Ejo Heza

Over a period of five days, the Evaluation Team conducted interviews and focus groups with 120 beneficiaries of Ejo Heza. The team began each interview with a ‘kernel question’, designed to launch the interview and elicit stories of change, e.g., “Since your involvement in Ejo Heza, what has been the most significant change in your life?” The question is open-ended to encourage rich, in-depth responses, but also includes constraints on time, perspective, and type of change in order to encourage interviewees to be selective in the information they share.

---

7 Davies & Dart, 2005, p.12
8 Ibid
9 Ibid, p. 18
10 Ibid, p. 23.
After the story collection process, MSC stories are filtered through a hierarchical selection process involving multiple rounds of selection and multiple organizational levels. Criteria and process are the two central components of story selection. While the criteria for determining whether a story is significant can emerge organically and vary at each organizational level, the MSC technique encourages selection processes that involve groups of people and not individuals to discourage bias that may result from individual selection.11

Once the interviews were collected and the stories were extracted and organized by domain of change, the Evaluation Team began the story selection process. The team held two selection meetings during which stories were chosen for their significance. Before the selection meetings team members read all of the stories, thus enabling them to discuss and vote on each story. After each team member had read each story, the team was also able to agree on criteria for selecting stories. As Davis & Dart explain, “if the criteria are agreed on beforehand the process of learning will be significantly influenced by what the organization already thinks it knows. When the selection criteria are not discussed until after the stories have been read, the process becomes much more open to new experience”12. The evaluation team’s selection criteria included:

1) Narrative;
2) Detail;
3) Demonstrated/Explicit Change;
4) Catalytic Change;13
5) Change Attributed to Ejo Heza; and
6) Uniqueness.

During the two selection meetings, the Evaluation Team read each story in the five domains of change and voted, Yes, No or Maybe for each story. If there was a consensus, the team simply noted the unanimous vote and documented reasons for voting the way that it did. If there was a divided vote, the team recorded how each person voted and then discussed the story. During these discussions, the team members who considered a story not significant explained their reasoning, as did the team members who considered a story significant. After the group discussion, another vote was immediately taken in hopes that the discussion helped move the team towards consensus. Ultimately, the evaluation team sent 77 short stories—10-15 per domain of change—to Global Communities in Kigali for a second round of story selection.

11 Ibid, p. 30
12 Ibid, p. 32.
13 Understood as a change that sparked a chain of events or led to higher level cognitive/behavior change
Methodological Challenges and Resultant Limitations

The MSC technique has several strengths and allows for the collection of rich information on the more nuanced impacts of complex development programming. However, there are challenges that emerge from the technique and limitations that take shape as a result.

The first challenge that the evaluation team encountered was a dynamic inherent to the technique and as such it required less of a change in process or application and more of a change in the team’s conceptualization of MSC as an evaluation approach. The idea of ‘most significant change’ has no empirical equivalent, and the meaning of the phrase is polysemic. The Evaluation Team worked with interpreters on translating this phrase into Kinyarwanda, which in turn eliminated some confusion often inherent in language translation. The first issue mentioned here, regarding an empirical equivalent, is an issue the Evaluation Team realized did not necessarily need to be solved, as the MSC technique is often used in conjunction with or as a complement to quantitative data collection.

Attribution is difficult to assess in the MSC technique. For instance, if a beneficiary asserts that the most significant change in their life has been an improvement in their health, it can be challenging to ascertain how much of this change can be attributed directly to a program. Are there other factors that could explain the change in health? While the kernel questions asks for changes confined to beneficiaries’ life since Ejo Heza, it is impossible for evaluators to know absolutely that the Ejo Heza is the program to which change can be attributed. However, attribution is a challenge in all forms of M&E, including quantitative methods, and this challenge does not detract from the utility of MSC.

Story Selection

The story selection process is one of the most defining features of the MSC technique. The selection process “at each level in the hierarchy, normally involve groups of people, not individuals… and should involve open debate rather than solitary decision-making”. In addition, the MSC technique recommends consistency across all levels of evaluation regardless of the type of selection process being used. Both of these aspects of the technique proved to be a challenge across organizational levels. For instance, the technique calls for a first round of selection at the participant level. During fieldwork this would have required asking the beneficiaries to read their peers’ stories and select for significance. The Evaluation Team was unable to carry out this initial step simply because of limited time in the field. Another complication in the selection process arose after the Evaluation Team sent selected stories to the next organizational level. For instance, the final selection process implemented by the MSC team in Kigali was not consistent with the process employed by the Evaluation Team. In particular, where the Evaluation Team selected stories through a group consensus-building process, the Kigali Office utilized a selection process based more on individual decision-making.

---

and selection. Time constraints and communication barriers were two issues that contributed to these inconsistencies.

As the result of inconsistencies mentioned above and of issues inherent to the MSC technique, the findings in this report are subject to some level of bias. The Evaluation Team included in the report some stories that were not deemed significant at the final organizational level. However, the team felt that, regardless of the technique, some stories absolutely needed to be included to demonstrate the evaluation findings. In addition, the MSC Technique provides the potential for bias towards positive and exceptional stories. The kernel question of MSC technique is one that is fundamentally leading and implies that there has been a change. However, as mentioned, the technique is not meant to be used to collect stories that are representative of an entire beneficiary population, and may be skewed towards stories of exceptional change. In addition, rigorous selection criteria can mitigate selection bias by requiring stories to live up to standards that go beyond the simple criteria for just a ‘good’ story. The evaluation team was also very careful to give equal weight to unexpected outcomes and intended change. This is demonstrated in the formation and inclusion of the emergent social transformation domain of change.
Findings and Analysis

The following sections outline the most significant changes experienced by Ejo Heza beneficiaries as reported to the AU Evaluation Team in five domains of change:

1) Savings and Lending Practices;
2) Health and Nutrition;
3) Literacy;
4) Agriculture; and
5) Social Transformation.

Changes in Savings and Lending Practices

A cornerstone of the Ejo Heza program is to increase participants’ access to financial services and to improve their savings and lending behaviors. This serves the overarching financial goal of strengthening the economic viability of impoverished rural Rwandans. The primary financial activity is the establishment and support of Internal Savings and Lending Groups (ISLGs), which provide members with reliable access to much needed financial capital. Participants pay a predetermined amount of money into the ISLG on a regular basis and members have the opportunity to request loans from the group. As demonstrated in many stories from ISLG participants, members often take loans in order to purchase livestock, agricultural products, or other investments or activities that can help them increase their income. As they pay back the loans with interest, the ISLG grows. These internally funded and community-run savings and lending groups fill a financial gap, as many of Ejo Heza’s participants are not able to access loans through traditional financial institutions. The program also aims to link ISLGs to Savings and Credit Cooperative Societies (SACCO) and Microfinance Institutions (MFIs), which are small financial institutions that can provide larger loans.

The evaluation team found changes in four subcategories: financial security, financial mobility, financial management, and financial confidence. The following stories describe the most significant financial changes, according to select Ejo Heza participants.

Financial Security

“We didn’t know about the savings before, but since then we know about the service, we can buy health insurance, and we can buy food to feed our families with no problem. The main problem when you are not a member of an ISLG is to find money to start a business, to start at all. When you need money and you are not a member of ISLG there can be a problem getting money from bank. It’s possible but it needs a lot of paperwork, you need to have a house to give them a guarantee. But when you are a member of an ISLG you don’t need any of that. You can get money from the ISLGs It’s not hard to get a
loan. It’s very easy because the ISLG, the people neighbors. We know each other and we trust each other and it’s very easy to get money from the ISLGs.”
- Innocent, 33, Gisagara

In his story, Innocent explains that participation in his ISLG has increased his financial security. He is in control of his expenses and he has experienced a sustainable increase in savings that enables him to purchase food for himself and his family. This reflects a trend evident across many of the interviews, since an additional 40 participants chose to share significant change stories demonstrating an increase in financial security attributed to their participation in ISLGs. Innocent’s experience also demonstrates the value of ISLGs at the community level and in rural contexts. Before Ejo Heza, he had difficulty obtaining a loan from a traditional bank. By empowering communities to drive their own growth through an internal process of savings and lending, ISLGs create alternative networks that expand financial services to impoverished rural residents. Innocent’s ISLG functions on community trust and support, and the personal commitments of members to one-another improves the group’s efficacy.

“Recently, my child was chased away from school. I had to pay 20,000 francs for school fees. She came home and I didn’t have the money right away. I came to the group and they were able to give me the money right away, and I was able to settle the issue with her school. We used the regular loan contribution because we got the interest. When you take that money, you come back with interest. Because me, myself, I also pay that money. If it had happened [before Ejo Heza], my child would have dropped out of school. I would not have had anybody to talk to who could give me the money right away. That is the advantage of being in the group. We are able to solve our issues better than those outside of the group. We are able to sustain ourselves because what Ejo Heza does is train us.”
- Mary, 43, Nyamagabe

Mary illustrates a different aspect of financial security as she describes how participation in her ISLG helped her overcome unexpected hardship. When she needed to obtain a large sum of money immediately in order to keep her daughter in school, Mary was able to take a loan from her ISLG. Had this happened before Ejo Heza, Mary explicitly says that her daughter would have dropped out of school since Mary lacked the security net woven by her ISLG. Involvement in the ISLG made Mary more resilient and better able to respond to financial challenges. She also notes that putting ownership of the ISLGs in the hands of community members empowers them to work together and solve their own financial problems, increasing financial security for the group.

Financial Mobility

“After having planted kitchen gardens, after everyone having them, the BCVs told us we should form an ISLG. The ISLG helped us, we could get money to buy oil to cook those vegetables, soap to wash our clothes and ourselves, and also it brought us closer to each other. You understand that when people are saving and acquiring loans, money
increases. So now, when we encounter problems we can solve them through the loans we get from our groups. I acquired a loan of RWF 15,000. I bought a pig. It has now given birth 2 times, each time it gave birth to five piglets. I sold those piglets all those times. One piglet is RWF 5000, so that’s RWF 50,000. That RWF 50,000 I took, because we lived alone. I acquired land. Now we live closer to other people. The RWF 50,000 I put with my mother’s money, so we bought land and built a house. When we couldn’t get the roofing, I took a loan of RWF 30,000 and we put a roof on the house.”

– Philomene, 28, Huye

Philomene’s story demonstrates the ISLG’s impact on financial mobility. By taking loans from her ISLG, Philomene improved her livelihood, is wealthier, and is able to purchase necessities such as food and hygiene products. The process through which she built her house serves as a tangible example of the principle behind ISLGs: taking a small amount of money and fostering its growth potential until participants are able to acquire bigger things. Her initial loan of RWF 15,000\(^{15}\) sparked the momentum for a saving, borrowing, and income-generating process that Philomene built upon until eventually she was able to build a new house. Her interactions with the ISLG also allowed the group to grow, since she explains that as people are saving and acquiring loans, money increases. By taking loans and paying them back with interest, Philomene recognizes that she is helping her ISLG build its capacity to lend to other members.

“I got a loan of RWF 70,000 and bought 3 sacks of rice. I transported it from here to Butare. A sack would be processed and one sack would yield one and a half sacks. I came to pay back all the loan and I remained with RWF 70,000. I did that for a year, after a year I got a cow. That cow gave birth to a bull, I sold that one. After that, the money from the bull, I added to the money I had. I could get rice, 2 tons of rice. From that I bought a field and built a house with four rooms. Now I have my house, and I still do my business. That all came out of RWF 70,000. Now I have a house, two cows at my home and another I have learnt to a neighbor. Everyone in our ISLG for teachers has a house through that process of lending. Where we are now with Ejo Heza compared to where we were when working with PANA, there has been an improvement. Ejo Heza has taught us that small things lead to bigger things, big things come from the small.”

– Jean Marie, 37, Gisagara

Like Philomene, Jean Marie exemplifies the guiding principle of Ejo Heza’s ISLGs: “big things come from the small.” He also clearly demonstrates his understanding of this concept and his thoughtful, intentional use of it in developing his business plan since he directly links his new house back to the original loan for rice. In Jean Marie’s case, the initial small investment caused catalytic change.

\(^{15}\) Approximately US $22.00.
Financial Management

“Before Ejo Heza came, we did not know how to save money. When they came they taught us how we could save a little money. We started saving RWF 400 per month. Our ISLG has 30 members; of those 30 we only have one man, the other 29 are women. At the beginning, when we gave loans we started with the amount of RWF 4000, we did not go beyond that, and the interest rate was 10%. That money was used by the members to conduct small businesses, income generating activities. They could sell banana beer and then the best thing is that they paid back the loan on time with the interest rate of 10%. Right now, we have 81,100 francs in the account at the Sacco. We have RWF 14,600 in our box; we also have RWF 110,000 as loans without interest rate. We want to split the money in March and then get every member some small livestock.”

– Verdiana, 40, Nyanza

Better savings and lending habits support participants as they take loans from their ISLG, and Verdiana explains that this knowledge and behavior change helped her increase her financial security and provide for her family. Before Ejo Heza, she says that neither she nor anyone else in her ISLG knew how to save money. The financial training taught her this skill, and even disregarding the option of taking loans the simple ability to save a small amount of money changed Verdiana’s financial situation. Developing savings skills and practicing them by taking loans from her ISLG built Verdiana’s financial management abilities, and soon the ISLG will split its collective savings to buy livestock for every member.

Financial Confidence

“I thank USAID Ejo Heza for their trainings. I am no longer afraid of acquiring loans through the ISLG. Now I even work with MFIs. I no longer fear acquiring a loan.”

– Philomene, 28, Huye

On an internal level, the ISLG improved Philomene’s confidence, which enabled her to continue taking loans from her ISLG and even to begin working with a traditional financial institution.

“From the ISLG, the members got to lose their fear of getting a loan. So nowadays our members get loans from SACCOS ... Through Ejo Heza, I have acquired a personal loan from a Sacco. I say through Ejo Heza because they took away my fear of looking for loans...I have two children who are in high school. They do not go to their father for everything. When they need notebooks, pens all those things that they don’t ask their father; they come to me. It has created a secure household for me. It is important for me that my kids come to me and ask for things instead of their father because it creates respect for me and they know that there is something in my pocket also. It also creates trust in myself too. Others neighbors when they have problems and they need money they come to me and I lend it to them and the next day they bring it back.”

– Verdiana, 40, Nyanza
Like Philomene, Verdiana’s increased financial knowledge and experience gave her the confidence to engage with a larger financial institution, which provides additional security to her household. Her increased income and financial mobility have also empowered her as a woman, shifting her role within her own household. She prides herself on being able to provide school supplies for her children with the money her business has generated. Her additional income benefits her family and her neighbors since Verdiana now saves enough to be able to lend money to them when they have an urgent need. Complemented by an evident sense of social responsibility, Verdiana’s newfound confidence has led to increased financial security for herself and others.

“The ISLG helped me build more confidence, and I have even taken loans from banks. Right now I have taken loans 2 times from SACCO and I have paid back both. The first time was for better plantation in the valley for maize, the second time was for planting potatoes. All that was from entrepreneurship courses taken from Ejo Heza. I thank that program because it has opened my eyes and taken away my fear and I now work with SACCO. Even now I try to motivate others, motivate groups to open accounts with SACCO so that when they have a big plan, a big budget, they can get it from SACCOs. The most major impact that Ejo Heza has had on my life is not being afraid of loans. Now I can get a loan from the ISLG and take it to my activities in the cooperative. And if it’s not enough, I’m not afraid to take a pen and write a letter to SACCO asking for a loan. I actually am the secretary of SACCO in the executive committee [of the ISLG], so I do that. So the major impact actually is not being afraid of loans.”
– Eugena, 38, Huye

In all, 34 interviewees – including Verdiana and Philomene – brought up stories about how working with ISLG’s reduced their fear of loans or increased their financial confidence. Eugena’s story shows how that confidence can lead to financial growth. Knowledge changes, such as learning borrowing processes and financial management techniques, led to Eugena’s change in perception. Since the ISLG helped her understand them better, she no longer feared taking out loans. With her new confidence, she was able to take out small loans that contributed to an increase in her crop yield. She has also started working with a SACCO to obtain larger loans, demonstrating the ISLG approach of starting small and growing bigger.

**Changes in Health and Nutrition**

The Ejo Heza program addresses health and nutrition through a three-pronged approach. First, the program helps individuals establish kitchen gardens to increase access to produce. Next, beneficiaries learn how to incorporate fruits and vegetables into their diets and best practices for breastfeeding, which improves nutrition. Finally, the program improves beneficiaries’ overall health, nutrition, hygiene, and access to medical insurance. These three components are closely intertwined; by actively engaging with these program aspects, many beneficiaries reported a change in their attitudes, particularly towards their understanding of vegetables. Beneficiaries reported a common theme of planting a kitchen garden, supplementing their
diets with fresh vegetables from their kitchen garden, and seeing an increase in their own and/or their children’s weight. In summary, the evaluation team found changes in three categories: kitchen gardens, nutrition, and health. The following stories illustrate the ways in which Ejo Heza’s targeted health and nutrition trainings have caused significant changes in the lives of its beneficiaries.

**Kitchen Gardens**

A kitchen garden is a small, raised vegetable bed located near beneficiaries’ homes. Kitchen gardens are used to cultivate a variety of fruits and vegetables for daily personal consumption and do not contribute to a beneficiary’s cash crop, although some beneficiaries reported having a surplus of vegetables to sell at the market. The Government of Rwanda, with its development partners, has encouraged the use of kitchen gardens as a way to combat malnutrition. Establishing and utilizing kitchen gardens is a key component of the Ejo Heza program.

“Anytime that I need vegetables I can go to my kitchen garden and take some. You can eat those fresh vegetables with good nutrition instead of those [vegetables] that have been dried up by the sun in the market. You are able to make a kitchen garden on a small piece of land ... [if] you need vegetables and you don’t have a kitchen garden you have to go to the market and buy it so that gives you the ability to save money also that you would have used otherwise to buy the vegetables.”

– Leonard, 37, Huye

Leonard discusses the impact that his kitchen garden had on the accessibility of fruits and vegetables for his family. From a small piece of land he is able to cultivate a variety of vegetables, rather than traveling to the market to purchase produce. Leonard’s story echoes a discussed by several beneficiaries. Several beneficiaries began cultivating kitchen gardens, easily accessed vegetables from their kitchen garden, and incorporated more them into their daily consumption, which they perceived to positively impact their nutrition. Many beneficiaries, like Leonard also stated that kitchen gardens facilitated their saving habits as they could use money once used for purchasing vegetables at the market on other things.

Some beneficiaries, such as Leonard, describe preference for vegetables grown in their kitchen gardens over those available at the market. While vegetables are often available at open-air markets, the quality can be less than what beneficiaries are able to produce at home. Beneficiaries described vegetables from the markets as dried, spoiled, or from a questionable source.

“Before I would eat vegetables and I would go to the market to buy them, but now as I cook any meal I can go to the kitchen garden at the back of my house and take some part from there to cook... Since we started forming those kitchen gardens we can get vegetables easily near us.”

– Francoise, 24, Huye
Francoise describes how she supplements her family’s diet through her kitchen garden. Kitchen gardens increase accessibility to vegetables by reducing the transaction costs associated with purchasing produce. Walking is most beneficiaries’ primary mode of transportation; many beneficiaries walk long distances to reach the local market, which requires time and energy. By producing quality fruits and vegetables near their homes, beneficiaries find that they can easily incorporate produce into their diet.

“The kitchen garden helped [mothers] a lot in preparation of baby food because [mothers] mostly use...fresh vegetables from the kitchen garden. Before, the vegetables to prepare the baby food were bought in the market, but now it is easier because they take it directly from the kitchen garden.”
– Jean Bosco, 41, Nyamagabe

Before Ejo Heza trainings, beneficiaries made baby food with goods purchased from the markets. With the trainings, beneficiaries learned how to prepare fresh vegetables from their kitchen gardens in a way that is safe and healthy for infants to consume. Like Françoise, Jean Bosco explains that the proximity of a kitchen garden facilitates vegetable consumption.

Many beneficiaries’ kitchen gardens produced more vegetables than their family could use. Beneficiaries either sold their excess produce or gave it to their neighbors.

“We learned about how to build a kitchen garden and how to grow vegetables, which means that we have enough food for our house and can even spare some vegetables to sell on the market and get extra money.”
– Pierre-Celestine, 57, Nyanza

While Pierre-Celestine’s kitchen gardens are separate from his cash crop, he sells the surplus at the market to supplement his family’s income.

“Sometimes I encourage my neighbors to come and take some vegetables from my kitchen garden because sometimes it’s more than enough for myself. I’m also able to teach my neighbors, because when they see [that] my kitchen garden and my vegetables are nice they come, they let me teach them, and they also do the same.”
– Françoise, 24, Huye

Francoise is an Ejo Heza success story. During an unannounced health inspection, local health officials were so impressed with her health and nutrition practices that they asked her to accompany them as they visited other homes. She now travels to different sectors teaching others about nutrition and kitchen gardens. She has taught five households and countless neighbors. She attributes her knowledge to the Ejo Heza program, saying, “we thank Ejo Heza because it has formed groups for us where we have attained knowledge, acquired skills, and have really helped improved our lives.”
Sharing her produce is one way that Françoise shares the knowledge she gains in Ejo Heza with her wider community. Françoise uses her surplus to pique her neighbors’ interest in the techniques she learned in Ejo Heza, thereby facilitating an organic spread of Ejo Heza’s program information.

**Nutrition**

Nutrition trainings and cooking classes increased beneficiaries’ knowledge and intake of nutritional foods. Kitchen gardens and nutrition trainings introduce beneficiaries to a variety of foods that they are unaccustomed to eating. Cooking classes taught beneficiaries how to incorporate vegetables into their diets; other trainings focus on proper breastfeeding techniques and nutrition for infants.

> “Before the training of nutrition, we had another understanding of the food; when you eat rice and beans you feel like you have eaten the best food ever but after the nutrition training we know that rice and beans are not enough so we have to mix.”
> – Jean Bosco, 41, Nyamagabe

Jean Bosco describes an attitude change that many beneficiaries expressed. Before Ejo Heza trainings, many beneficiaries solely consumed beans, rice, and potatoes. They perceived a nutritious meal to be one that left the diner satiated. After receiving nutrition trainings, Jean Bosco’s idea of what constitutes a nutritious meal changed. He and others like him now understand that a nutritious meal includes vegetables and a variety of nutrients. Many beneficiaries report having changed their cooking practices to implement this knowledge.

> “Before we thought that vegetables and [fruits] are for rich people. We had them in our garden, but we didn’t know how to prepare them. Now we know how to prepare them for different meals... without even going to the market and buying them.”
> – Leonard, 37, Huye

Despite growing fruits and vegetables in his garden, Leonard believed that they were for rich people and not for his consumption. Through Ejo Heza’s trainings, Leonard learned that fruits and vegetables are integral to proper nutrition and changed his dietary practices to incorporate fruits and vegetables. For instance, Ejo Heza taught some beneficiaries that pineapple and passion fruit are safe to consume.

> “There was a change with this baby – by time I conceived this baby I knew how to handle myself, the meals I should take, [and] the time I should take my meals. I knew that my baby had to have a good health and good nutrition. When I conceived this baby he had more weight than my previous baby. The other one had three [kilo]grams but this one had four [kilo]grams... Because of the [Ejo Heza] program I was able to know what to do with this baby.”
> – Françoise, 24, Huye
Françoise perceived a positive change between her first pregnancy, which occurred before she joined Ejo Heza and her second, which occurred after she joined the program. Ejo Heza’s maternal and neonatal health trainings taught Françoise about neonatal and maternal nutrition. She adapted her diet accordingly. Françoise attributes her second child’s increased birth weight to employing the practices she learned in Ejo Heza.

“We have categories of weight: green, yellow, and red. Before Ejo Heza, the yellow cases were seven or eight kids in the community, but now we remain with only one case of yellow. The yellow level is when a kid is not fat enough…There is a specific quantity and quality of food that we have to mix and give to the baby. We call it baby food. We teach the mothers who have those kids under 2 years old how to prepare baby food…This baby food is a government program. Before Ejo Heza, it was exclusively for kids in the yellow category so that they could go in the green category, but after Ejo Heza came they told us that they have to give the baby food even to kids in the green category so they remain strong and do not fall in the yellow category.
—Jean Bosco, 41, Nyamagabe

The government of Rwanda has implemented several programs to increase child and infant health in Rwanda. Among those initiatives is a color-coding system to identify infants at risk of malnutrition. Parents give at-risk infants baby food to supplement their nutrition. Through its nutrition training, Ejo Heza has helped beneficiaries apply this government initiative and has expanded beneficiaries’ knowledge of making and using baby foods. Before Ejo Heza, some beneficiaries believed that it is necessary to give a child baby food only if he or she was already at-risk of becoming malnourished. Through Ejo Heza trainings, beneficiaries now understand that nutritional supplements can and should be used to stave off malnutrition, even in healthy infants. Jean Bosco attributes these trainings to a decrease in malnutrition in his community, where six or seven children progressed from at-risk to healthy.

Health

Overall, beneficiaries perceived a significant positive change in their health and the health of their children since Ejo Heza’s implementation. Beneficiaries described health as weight gain, appearing healthy — or “looking good” — and an absence of malnutrition. While malnutrition still occurs in villages that participate in Ejo Heza, beneficiaries perceived it to be much reduced.

“We introduced the system of giving [children] the right food. We mix beans with vegetables or make a sauce. So now we can see the change in the kids. They are healthier they growing fast and they become a little bit fat.”
- Jean Bosco, 41, Nyamagabe

Jean Bosco repeats a common theme seen throughout stories on health and nutrition. Beneficiaries often report a direct correlation between their family’s consumption of diverse nutritional foods and their health and that of their children.
“I have been taught to breast feed [my child] for six months. After breastfeeding her, I had started to give her food to [supplement] my breastfeeding. Because of dirt and everything the child fell sick every month or two, but now, after receiving those trainings from Ejo Heza about a full diet and about cleanliness, my child has lasted more than a year without falling sick.”
– Clairine, 25, Nyamagabe

Clairine perceives both nutrition and hygiene as contributing to her child’s health. Most beneficiaries reported better nutrition practices as the primary reason for the increase in health. While some, like Clairine, also attributed better hygiene practices to the increase in overall health, this response occurred much less frequently.

“We are able to buy the medical insurance.”
- Leonard, 37, Huye

Almost all of the beneficiaries interviewed reported using income generated through better agricultural practices, small business enterprises, and/or ISLGs to purchase medical insurance. The government of Rwanda requires Rwandans to purchase medical insurance at an annual cost of 3000Rwf ($4.47 USD) per person. Many beneficiaries reported difficulty paying the fee for all of their family members up front. Several ISLGs reported using their savings to purchase medical insurance for each of their members. Medical insurance allows beneficiaries to access state-run clinics.

**Changes in Agriculture**

As part of a larger effort to address the issues that prevent local farmers from accessing and using financial services, the Ejo Heza program provided trainings to its beneficiaries on better agricultural practices. Specifically, the objective of this stream of activities was to “improve agricultural practices and farm management leading to sustainable increases in food production on rural farms.”

The evaluation team found changes in three subcategories: crop yield, quality of production, and farmer’s financial capacity. The following stories describe the most significant changes in agriculture, according to select Ejo Heza beneficiaries.

**Increase in Crop Yield**

Many beneficiaries reported an increase in their crop yield due to modern agricultural practices introduced by Ejo Heza.

---

17 CHF International (2011), p. 34.
“What I used to do, when it was the season for planting I would go to the garden and plant. In a garden that was supposed to hold 1 kg of maize, I would plant 2 kg. After all the trainings, we really saw improvement. In the swamp where we plant, in the last batch, we have production between 3 and 3.5 tons. On that same hectar before Ejo Heza we would have not even 1 ton.”
- Janet, 29, Nyagisozi

Janet’s story demonstrates an increase in crop yield echoed by many Ejo Heza participants. On the same piece of land, growing the same crops as before Ejo Heza, Janet was able to substantially increase her crop yield as the result of better agricultural practices introduced by Ejo Heza. Janet demonstrates knowledge and behavior changes, since she explains that she was able to take the lessons she learned in training and apply them to her farm. By learning better agricultural techniques, such as planting the appropriate amount of seeds per field size, Janet was able to produce three times as much maize as she typically produced before Ejo Heza.

“Since I started to use the techniques I learned in agriculture training in Ejo Heza I can see that my production of maize is five times what I had before joining Ejo Heza trainings. Before I joined Ejo Heza and before the agriculture training, I had a production of 100kg each year on average. After using all the techniques I learned from the training, I harvested 874kg in one single year.”
- Daniel, 56, Nyamagabe

Daniel’s story clearly demonstrates the positive impact that the training on new agricultural practices has in his crop production. With the new techniques that he learned, he was able to increase his production more than five times from what it used to be before he joined Ejo Heza. Like Janet, Daniel’s story demonstrates that the knowledge changes inspired by Ejo Heza’s training program are translating into behavior changes as participants successfully use new techniques on their farms.

**Improvement in Quality of Production**

“We are also taught on how to harvest the maize in the right time and the right season. We had to leave the maize in the garden for long in order for it to be very dry until those covers turned color, and the maize would be really dry by the time you are supposed to harvest it. But before we would just go and harvest without them being dry enough. We are able to learn how to store the maize in the right conditions. Before we would just put maize in a sack, maybe the floor, and the humidity would spoil the maize, but we are taught how to make shelves where we would put the sacks of maize and that would really make the maize go longer without being spoiled. Before the program we would not get enough harvest because we would harvest when it was not yet ready and we would just sell it, maybe cook it; maybe we would not even get enough money from it.
From all of those trainings we are able to know how to handle our harvest; we would get RWF 5,000, but now you can get 10,000 francs, so that is an improvement.”
- Leonard, 37, Huye

Ejo Heza’s agricultural trainings assist farmers throughout the cycle of production, from planting to treatment of the crops after a harvest. This has led to an improvement in the quality of Leonard’s crops. Since he now has the knowledge and skills to harvest and treat maize, he can ensure that his product is good quality, free from mold, and unspoiled. This gives him an advantage when he takes the crops to the market since he can sell them at a better price. New treatment procedures also increase the amount of maize he has to sell. Though he does not mention whether or not his crop yield is the same, his harvest now yields a higher percentage of useable maize than it did before he applied the lessons of Ejo Heza.

**Increased Financial Capacity of Farmers**

By building the capacity of farmers to have a consistently high production and better crop quality, Ejo Heza strengthened its beneficiaries’ financial capacity. Since Ejo Heza’s farmers are producing more high-quality crops that they can sell at an increased price, they are increasing their income, thus strengthening economic security for themselves and their families.

Now I am among the biggest success stories in my area. I can fix my own price for my production. Before knowing how to treat the maize, on the market it was 100 francs per kg. Now I am selling my production for 250 per kg, more than twice as expensive, because I know how to treat my maize. And if you multiply 250 francs into almost 1 ton, it is a lot of money. This is from my own lands, my own production, not the cooperative. What is important too, is to calculate with the market. When you sell all the production at once, the prices are down. But when you know exactly how to store, you don’t waste your beans, you sell little by little. Small quantities. When the beans are too much on the market, the price goes down. You have to try to play with the prices. That’s the last thing, but it is very important too.”
- Daniel, 56, Nyamagabe

Now that he knows how to treat and store his production, Daniel has a better quality of crops and is able to sell his production at a higher price. With his newly gained skills and the significant change in the finances of his household, Daniel is equipped to start developing a strong relationship with formal financial institutions. Daniel’s story also demonstrates a better understanding of the processes of agricultural markets in Rwanda that, in turn, will increase his capacity to participate in the financial sector.

“I always have money to buy soap, to buy notebooks for the children, because I have a very big garden. From the harvest, we actually expanded our house. We moved from a remote place and we came to these aggregations where we live. We just moved, the house was not yet full, but from the harvest from the maize and everything, we had money to get the roof. So Ejo Heza has had a great impact on our livelihood. The
trainings we were offered by Ejo Heza on what to cultivate, those crops, when harvested do not rot very fast, so you can keep them for a long time and consume. And from the harvest we got, I can actually buy clothes and notebooks for the children easily.”

- Therese, 41, Huye

In her story, Therese explains how the cumulative effects of Ejo Heza’s agricultural trainings led to a better quality of life for herself and her family. Since she now knows how to treat her crops after a harvest to ensure that they last longer and maintain their good quality, she was able to make more money from her harvest than what she made before Ejo Heza. This additional money increased her economic capacity to purchase clothes, soap, and school supplies for her children. The increased income she generated from her harvest was even enough for Therese to build a new house closer to her neighbors and she is now less isolated. Therese even suggests that the agricultural trainings helped improve nutrition for her family, since she says that they consume some of the better quality crops.

**Changes in Literacy**

Although not originally a component of Ejo Heza programming, literacy and numeracy classes were incorporated to adapt to the reality of high illiteracy rates in rural Rwanda. The literacy and numeracy activities thus provide foundational support to other activity streams, often serving as an entry point for new beneficiaries. Learning to read is a valuable livelihood improvement in and of itself, but it also enables Ejo Heza members to participate more fully in nutrition, financial, and agricultural activities. In addition to teaching reading, writing, and numeracy skills, class curricula incorporates practical applications for reading that are relevant to participants’ daily lives, including how to read street signs and, in some locations, how to use a cell phone.

The evaluation team found changes in four categories: participation, business and financial capacity, mobility, and self-confidence and knowledge. In the following stories, participants share the variety of ways in which Ejo Heza’s literacy programs have caused significant changes in their lives.

**Participation**

“Before the program, I did not know how to read and write. I had a hard life due to illiteracy. I’d go to the market and people would trick me, they’d take away my money. I would buy things and they would charge me extra money, I did not know how to count. Now, when I go to the market, I know how to do the math and count. Before, I would pay extra because I did not know how to count. Now I know what to buy and at what price, and no one tricks me anymore and I don’t pay extra. I was not even encouraging my children to go to school because I did not know its benefits. Under literacy, I am able to help with my child’s schoolwork. When my child comes and has homework, I am able to help and know what is going on. Then my children got sick. I would go to the hospital,
I did not know how to write so it was really challenging for me. Then one day one of my friends came and told me there was a school where I could go and learn to read and do all of that, under the Ejo Heza program. So that is how I joined Ejo Heza, under the literacy group. For me, the significant change is being able to learn how to read and write. I can read signs wherever I go. I do not lose my way. Literacy facilitates nutrition. If we are not able to attend the nutrition meeting we can send somebody else. They have to write all that they have been taught on paper. Because I know how to read and write, I can read that paper and learn nutrition still.”
– Jacqueline, 36, Nyanza

Jacqueline describes the challenges she faced due to illiteracy and explains that being unable to read had negative impacts on her personal finances, her family’s health, and the lives of her children. After the literacy classes, she has experienced changes in several areas of her life. Her story particularly demonstrates the interconnectedness of Ejo Heza’s programming, and the value of the literacy classes as mechanism enabling beneficiaries’ full engagement with other program activities. Learning to read and count strengthened her financial security since she conducts business more accurately. The literacy classes improved her financial management abilities, and since she no longer overspends on goods at the market, she is able to purchase nutritious foods at a price she can afford. Jacqueline even demonstrates a direct connection between literacy and nutrition classes, since she can now read notes and increase her nutritional knowledge even if she cannot attend a class. Being able to read has directly improved Jacqueline’s financial situation and her nutrition.

Business and Financial Capacity

“I got involved with Ejo Heza through literacy. I joined the class; it was my first time to study about reading writing and counting. Since knowing that I started a business of selling airtime. I did that at the same time selling sweets, biscuits, and those kinds of things. I started with RWF 30,000 and then I had RWF 64,000 but unfortunately the RWF 64,000 was stolen. So I had to let my business down for a while; I went back to cultivating, but hopefully when I get money I may go back to business... It is important to me to know how to read, write and count because before when I would go to buy something the change that they would return to me will be short and I wouldn’t know. Now I know. As I told you, I even started a business and made a profit, though the money got stolen. I made profit.”
– Thomas, 23, Nyanza

In this story, Thomas explains how the literacy classes helped provide him with the skills he needed to start his own business. Though he faced complications, he was able to make a profit from the business and this indicates that his literacy abilities improved his finances. He is also able to manage his money more efficiently since he gets the correct change when making purchases.
“Some of the students gave me a testimony that learning how to write really helped them in their business. One of my students used to do business without being literate and people would steal from him, but now he does better. All the people in the group, they know how to do all that. When you give them a loan, they know how to calculate and pay the debt. There is an elderly man called Samuel. He had a child in school. He went to the group and borrowed money and paid the school fees and he was able to return the money back to us. He got the money from selling his domestic animal. If he had not have training, he would have sold it at a lower price. But because he was able to sell it at the right price, he was able to pay back the money to the group.”
– Ferdinand, 25, Nyaruguru

As a BCV and teacher, Ferdinand speaks to the variety of changes he has seen in his students due to their participation in literacy classes. Being able to read, write, and count are essential skills for future involvement with ISLG groups since members have to be able to calculate their loan payments and keep track of their savings, and Ferdinand says that he has witnessed improvements in his students’ financial situations due to literacy. Literacy facilitates communication and enhances business capacity so that participants are able to track loans, manage funds, discuss pricing, and convey information to professionals.

Mobility

“When I was going to the hospital to get treated for malaria I would sit in the dentistry ward and I don’t know where I am! Or sometimes I would go to the optical ward when I want to get my tooth removed! But now I can read and know where to go for the treatment area. I am no longer misdirected.”
– Annocieta, 60, Gisagara

Literacy classes have increased Annocieta’s mobility, helping her navigate through unfamiliar locations. Several beneficiaries echoed this sentiment, expressing how literacy has facilitated their transportation. This is especially important in a situation such as the one she describes in the hospital, where her illiteracy hindered her ability to get timely and hassle-free treatment for health conditions. Several other interviewees shared stories reflecting a similar theme to this, in that the literacy classes help them travel and prevent them from getting lost.

Self-Confidence and Knowledge

“Literacy reduces ignorance. Basically, literacy removes a blindfold from your ignorance. When you’re illiterate, you are more ignorant of many things. It is like removing a blindfold, and then you start thinking.”
– Annocieta, 60, Gisagara
Annocieta discusses a significant knowledge and perception change that she personally experienced after participating in literacy classes. She now considers herself less ignorant, her self-confidence has improved, and she suggests that she has gained knowledge in other areas because she is able to read.

“There is also another example of literacy, when people get married they know how to say their vows. We find that most of them, they come without knowing how to read and write, but later when they learn all that and they’re going to get married, they’re able to say their vows, to do it themselves, without someone whispering in their ears. An example, she is called Vestine, she was my student. When people are encouraged to join the group, most of them refuse. But this girl, she came, she learned to read and write, and after a while she was in a relationship. Someone came to her and they were engaged. When it came to that time in the church ceremony when people read their vows, she was able to do it herself because she had completed her classes well. Now she’s a big person in her home and she has achieved a lot being able to read and write.”
– Ferdinand, 25, Nyaruguru

Ferdinand, a literacy teacher, describes an example in which a student was able to read her own wedding vows. This demonstrates the deep impacts literacy classes can have on participants’ confidence, relationships, and self-sufficiency. Her increase in knowledge led to this student being able to complete self-affirming tasks on her own.

**Social Transformation**

In analyzing interview data, the Evaluation Team encountered an unexpected, clear, and recurrent trend of social transformation in the lives of beneficiaries. Four interrelated themes became clear: social responsibility; social cohesion; decreased isolation; and women’s empowerment. Many interviewed reported that Ejo Heza had helped them to foster a sense of community and find social support networks. This has resulted in feelings of less isolation and a personal responsibility to contribute to the development their overall community. Several women, in particular, reported feeling empowered through their newfound income generating potential. Savings groups, agriculture cooperatives, literacy classes, and nutrition groups provide a safe space for beneficiaries to come together and interact.

While social change is not an explicit goal of Ejo Heza, it is a particularly intriguing secondary effect of the programming in the context of Rwanda. Reconciliation has been a controversial project, where the narrative is often highly controlled. That Ejo Heza beneficiaries have experienced social transformation in their lives speaks to the potential for peacebuilding through development and through functional contact, which fosters community while circumventing the political nature of reconciliation in Rwanda.
Social Responsibility

The first theme that became clear in the interviews was social responsibility. Many beneficiaries expressed a sense of duty and a desire to share the knowledge they acquired from Ejo Heza with their neighbors.

The most significant thing about Ejo Heza is my own development economically while at the same time developing others. We had a meeting of [Ejo Heza] teachers, and we decided that we shouldn’t sit by when we see a neighbor that is not clean, if they’re giving birth to more children than they can actually handle, or if a child shows signs of malnutrition ... I told [the teachers] that we should build kitchen gardens for our neighbors. We went and did that. And I told them to tell the people they built gardens for to do the same, to find someone to do that for. Now villagers, other villagers, not beneficiaries of Ejo Heza, actually call me and say, “Why can’t we form ISLGs?” because they’ve seen the benefits of ISLGs ... So I tell them, “Meet. Form a group. Call me. I will come and help you.” ... There are now 19 other groups that are not in Ejo Heza but have seen what Ejo Heza ISLGs have done.
- Jean Marie, 37, Gisagara

As Jean Marie demonstrates, many beneficiaries, and BCVs in particular, feel a sense of responsibility that extends beyond their immediate groups and families into the wider community. He has given his time to help form nearly 20 ISLGs that are not directly affiliated with Ejo Heza. Jean Marie also discusses building kitchen gardens for neighbors and requesting that those neighbors, in turn, build gardens for others. This describes one method by which knowledge and skills originating from Ejo Heza training disseminates organically throughout a community, which has positive implications for the sustainability of the gains made by Ejo Heza.

When someone has an urgent problem they are able to come to the group, and we can help them, especially when they don’t have a ride to go to the bank, or when they don’t have the collateral to take a loan. We are able to help them in a time of emergency. So we really thank the program for all that because we are able to improve all areas of our lives.
- Leonard, 37, Huye

Leonard speaks to the responsibility that beneficiaries feel to help the members of their ISLGs or other groups when needed. These groups function as support systems for the members. Other interviewees reported that their ISLG has pooled money to pay to members’ medical insurance or their children’s’ school fees.

We have a different savings we do for assisting [group members]. We have some members who are really poor, we have other people who have an outstanding loan and fall sick [without repaying] the money. So people who have those problems we give them that money so that keeps them going on and that money they do not pay back. It is for assisting.
Here Claride describes her ISLG’s assistance fund, a manifestation of social responsibility that was widely reported by the Ejo Heza beneficiaries interviewed by the Evaluation Team. Many ISLGs have a separate fund that members pay into in addition to the general lending fund; this money is used to aid group members who encounter an emergency in their lives. The fund serves as safety net for beneficiaries who would otherwise be devastated by emergencies such as the ones Claride describes. The assistance fund also ensures the survival of the ISLG, as the separate emergency fund means the ISLG will not have its general funds depleted by lending for non-incoming generating activities, which would be difficult or impossible for the borrower to repay.

**Social Cohesion**

The groups formed by Ejo Heza serve a dual function, acting as both economic and social networks for their members. In addition to describing the economic benefits garnered from membership in an ISLG, interviewees frequently referenced the sense of community that fostered by their membership; by bringing beneficiaries together, ISLGs and other groups have facilitated social unity.

*The most important thing about our savings group is that we are counseling each other. No one is alone; we feel belonging to one another. And if someone has a problem, any problem, we can counsel each other. We can talk to each other and find a solution, even if it doesn’t need money.*
-Jean Bosco, 27, Huye

Jean Bosco describes the way in which his ISLG has evolved from simply solving economic problems to become a place where members can receive advice and assistance for all problems in their lives. Leonard discusses a similar idea, below:

*When you are alone and you have a challenge it’s not easy for you to have a solution or to know what to do but when you are together as a group you can share ideas and what you don’t know you can learn it from someone else. That improves your life because you share with each other and you share ideas and you are able to move forward in life.*
- Leonard, 37, Huye

This theme of moving forward together was one that was frequently referenced by Ejo Heza beneficiaries and reflects a newfound sense of interdependence.

*Before, we were not in groups; we did not have anything to bring us together. But today we know about each other. If anybody is sick, we know about it; we take care of each other because of those groups. We would really like to thank Ejo Heza because they brought us together. Nothing brought us together before. We would see each other on*
the streets, nothing else. But today we work together in groups and we are able to do more things.

-Juliette, 43, Nyamagabe

Similarly, Juliette explains how her ISLG has created a community of people who care for each other’s health and future. She echoes Leonard’s sentiment that she is able to accomplish more with a group than on her own.

_Ejo Heza has brought more love in our home, more caring for our children. Through the groups, it has brought us closer to our neighbors… There is a change that is happening in the country, and even in our villages… We’ve developed our ways of thinking; we’ve evolved and learned to love each other because of [the groups] bringing us closer together._

- Therese, 41, Huye

What Therese expresses is a change social cohesion at its most profound. She attributes increased love in her family and community to Ejo Heza bringing people together through trainings and groups.

**Decreased Isolation**

The corollary effect to an increased sense of community in Ejo Heza beneficiaries is a concurrent decrease in isolation. For some beneficiaries this meant a decrease in literal, physical isolation. Because of their newly developed earning power and financial management skills, some beneficiaries were able to afford land closer to their communities. Others, like Marthe below, were unstable and moved frequently without developing close social ties.

*Before I joined [Ejo Heza] I was moving all the time, going from one place to another place. But now I live in the same area for a long time; I am still...I was alone, I was lonely all the time and not finding people and joining people and talking to people. But now I am more social and so are my kids. I can see that my kids join other kids and socialize.*

- Marthe, 33, Nyanza

Marthe’s mention of her children socializing is another positive and promising outcome. More commonly, interviewees expressed a change in mental isolation. Many reported that Ejo Heza gave them a reason to come together with their neighbors; before, they left their home infrequently and were uncomfortable in social situations. Although very few mentioned the genocide outright, some, like Marie-Josée, referenced the grief they felt before developing a social life.

_The most significant change in my life was the social life. I was able to open and be able to come to others and to work with them. ... Before I was really nervous about different social events. I would not even interact with others easily; I had grief. But when I joined others, I became bold, I opened up and my social life has improved._
- Marie-Josée, 28, Nyamagabe

Some attributed their isolation to illiteracy, something that changed after going through Ejo Heza’s classes.

I used to be isolated before Ejo Heza came. I was lonely; I would not even join any other group. When I used to hear other people talk about how they were in different groups and different organizations, I would feel so bad. I was not interested because of ignorance. I felt isolated because of illiteracy.

-Mark, 56, Nyanza

Mark’s story speaks to the importance of the facilitative role played by Ejo Heza’s groups and trainings in helping its beneficiaries acquire social skills and networks.

Women’s Empowerment and Independence

The final social theme that became evident in the analysis of interview data was the empowerment of Rwanda’s rural female population. Unlike the above findings in social transformation, women’s empowerment is a cross-cutting target of Ejo Heza programming. The main vehicle for this is through financial capacity building; however, gender objectives are incorporated throughout all activities.18

Ejo Heza has improved our day-to-day life as women; we are independent financially. Whatever we want we buy it with our money, we don’t need to go ask money from husband. I sell tomatoes and I have a net income of 2000 francs per week. I use 1500 and I save 500 every week. The benefit of not asking the husband is that it is kind of shameful asking everyday, “I want this”, and then ask for something else the next day. It is kind of shameful. Now we feel like human beings. We have to use our own head and our own hands to get the little money we want for daily use. The husband is the head of the household, so he is supposed to provide everything the house needs, but it is better if we can help in providing those needs of the house and before we had a need of 1000 you go an ask from the husband, but now we have another way. We got to the savings group and take whatever money you need from the savings group and you can start a system of paying back that money.

-Odile, 23, Nyanza

The story told by Odile is a particularly poignant expression of ideas that were heard with great frequency from Ejo Heza beneficiaries interviewed by the Evaluation Team. Women of all ages and marital statues expressed a sense of pride and empowerment due to their newfound financial confidence and capacity.

CHALLENGES

The Evaluation Team asked interviewees to describe challenges they faced and what Ejo Heza could do to improve its services. Many beneficiaries responded by expressing sincere gratitude for Ejo Heza and what it has already done for them, and some offered challenges of which they felt Ejo Heza should be aware. While beneficiaries proffered a wide variety of challenges, this section attempts to highlight the challenges that beneficiaries most often repeated.

Support for BCVs

“[My husband] sometimes complains when I get home very late...he would say that of all the people, of all the 30 people, why are you the one who always has to respond to people’s problems?”
- Françoise, 24, Huye

Françoise’s husband is sometimes frustrated by the amount of time that she puts into her work, and complains when she arrives home late. BCVs are central to Ejo Heza’s community driven model.

“We’ve asked for bicycles or boots if possible for the rainy season. That would help. We’re doing good work, but we think we could do it better if we did not get so tired traveling those distances.”
- Jean Marie, 47, Gisagara

Jean Marie requests supplies to facilitate BCV’s travel. BCVs spend much of their time visiting beneficiaries and community members for trainings and to monitor beneficiaries’ progress. Facilitating BCV’s travel would reduce the amount of time that is required of them, allowing them more time with their families and farms. Other beneficiaries suggested that Ejo Heza provide BCVs with airtime so that they could call beneficiaries to check in on them, or to collaborate with other BCVs.

SACCO Lending

“[Our ISLG] has an account where we save money in the SACCO. We work with the SACCO but we are not yet able to take a loan from the SACCO, we only save. Taking a loan from SACCO is not easy. It’s a long process.”
- Françoise, 24, Huye

Françoise speaks to a common challenge faced by most groups. While ISLGs and agricultural cooperatives save money in Saccoos, many groups have difficulty taking loans. Groups face a common problem of generating enough savings to qualify as collateral for a SACCO. While some individuals and groups have taken loans from SACCOS, they place their home or the home of a group member as collateral. Many groups are unable or unwilling to do this.
Understanding

“We have 3 members that don’t understand loans. They give their contribution on a regular basis but they don’t take a loan. The still have that mentality that loans are for rich people, it’s not for us. They had the same training...Slowly, slowly they will understand and join the system.”
– Ananais, 36, Huye

Ananais discusses a challenge that some groups expressed. After receiving trainings, it takes some beneficiaries longer to implement changes that other beneficiaries understand immediately. Ananais is confident that all the members of her group will eventually understand the concept of a loan.

“A woman asked for a loan and when she go the loan she just used it for sustaining her household. Then later she could not pay it back. And then seeing as she was not paying us back we went to visit her, and when we got there she said, “I have no money...When I get the money, I will pay you guys back.”
– Clairine, 25, Nyamagabe

While the overwhelming number of loan recipients fulfill their loans on time and with interest, some ISLGs have occasional problems with lendees being unable to return the money they borrowed. Clairine attributes this problem to a lack of understanding that loaned money should be used for income generating activities instead of subsistence. Most groups solve this problem as a group and as a community.
CONCLUSION

Ejo Heza is facilitating significant positive change in the lives of its beneficiaries. The various trainings that the beneficiaries received have increased their overall knowledge and have given them skills that will be sustainable in the future.

The program is successfully increasing the demand of financial services of Rwanda’s rural poor. The training in financial services, savings and lending has improved beneficiaries’ financial capacities. Additionally, the program taught the beneficiaries new agricultural practices that have led to a considerable increase in crop yield. Their crops are also of a better quality than what they used to be before Ejo Heza. Consequently, they are able to sell their harvest at a higher price, generating higher income for their families. Within the program, beneficiaries learned about the relationship between diet, nutrition, and hygiene. As a result, their health and nutrition have improved and they reported fewer incidences of malnutrition and sickness in their households. Furthermore, Ejo Heza beneficiaries acquired basic literacy and numeracy skills depending on their individual needs. For those beneficiaries that were illiterate, the training on literacy enabled them to fully participate into the other trainings provided under Ejo Heza. Beyond facilitating participation, the new literacy skills improved beneficiaries’ self-confidence; boosted their business and financial capacities and made their mobility more efficient.

One unexpected outcome that the Evaluation Team encountered throughout the beneficiaries’ interviews was the social transformation occurring in the beneficiaries’ lives as they participate in Ejo Heza. Beneficiaries stated that belonging to a group such as an ISLG allowed them to interact with other members in their community, thus decreasing the mental and physical isolation they felt before being in the program. Moreover, many of them developed a sense of responsibility towards their community members and were eager to work collectively for the development of their community.

Despite these positive changes, beneficiaries also face some challenges within the program, such as the inability for some of them to acquire loans from the SACCOs. In light of these challenges and suggestions from the interviewees, the Evaluation Team developed a set of recommendation to improve Ejo Heza. The five main recommendations, discussed in depth below, are to: (1) increase trainings; (2) increase support to BCVs; (3) facilitate SACCO lending; (4) share the report with the beneficiaries; and (5) further evaluate certain topics, particularly the social transformation aspect.
RECOMMENDATIONS

Before ending each interview and focus group, the Evaluation Team asked interviewees if they had suggestions for how to overcome the challenges they faced and to improve the program. The beneficiaries offered a wealth of information and suggestions based on their firsthand knowledge of Ejo Heza programming. The following recommendations were developed by the AU Evaluation Team through a combination of beneficiary suggestions, observations while in-country, and analysis of interview data.

1. Increase quantity and variety of trainings
Nearly every interviewee expressed a desire for more knowledge and trainings, both for themselves and for community members who had not yet been trained by Ejo Heza. They recognized the valuable changes Ejo Heza trainings training had brought to their lives and wanted to continue learning and bettering their situations. Beneficiaries frequently stated that learning was an ongoing process, and thus wanted refresher courses as well updated trainings that reflected ever-evolving technology, specifically of farming practices, that would complement and reinforce their existing knowledge. Interviewees also requested trainings on new topics not covered by Ejo Heza, including entrepreneurship and business plan development, and literacy classes in French and English, in order to make themselves more economically viable.

The Evaluation Team also identified an opportunity for conflict resolution training for Ejo Heza beneficiaries, specifically for BCVs and the Executive Committees of ISLGs and other groups. The success of Ejo Heza groups hinges on interpersonal dynamics; unresolved conflict can cause an ISLG to underperform and potentially fail. Training BCVs and others on methods of interpersonal conflict resolution, including facilitation and mediation could prove invaluable for the sustainability and continued success of Ejo Heza groups.

2. Increase support to Behavior Change Volunteers (BCVs)
Ejo Heza beneficiaries frequently expressed gratitude for the support of BCVs, and BCVs themselves were proud of the work they do to improve their communities. However, demands on BCVs are high, given their centrality to the success of Ejo Heza, and the risk of burnout is a real one. Many BCVs expressed some frustration with the program and offered suggestions to improve the situation.

Behavior Change Volunteers must cover large distances, often traveling for hours on foot, to meet with groups and teach literacy classes. Some BCVs reported that the demands placed on their time had caused tensions in the households, as they were frequently out of the house meeting with beneficiaries. Similarly, BCVs often meet in person to collaborate on reports for Ejo Heza, something that could be accomplished easily via cell phone if they were provided with airtime. Beneficiaries suggested that supplying bicycles to BCVs for travel as one possible solution to these concerns. The Evaluation Team recommends training more BCVs as a more impactful and sustainable solution to the high demand on BCV time.
While some BCVs requested tangible recognition of the services, in money, airtime, or bicycles, others suggested that more symbolic gestures would go far to show Global Communities appreciation of their work. For example, one simple suggestion was an Ejo Heza-hosted gathering where BCVs could eat and interact with one another.

3. Facilitate SACCO lending
Many interviewees described difficulty in securing larger loans from SACCOs. Facilitating this borrowing seems to be an area where Ejo Heza is not working optimally. Due to Ejo Heza’s financial training, beneficiaries expressed a desire to scale up to their economic activities, but had encountered problems:

- Farmers reported that SACCOs are hesitant to lend to them due to the uncertainty and inconsistency of their income, which is reliant of harvest cycles and weather. Ejo Heza should work with financial institutions to develop flexible repayment plans for farmers.

- Many beneficiaries reported that they were unable to acquire a loan simply due to a poorly written business plan. Some interviewees had paid others to write their business plans, which has proven unreliable—the same plans were first rejected and later accepted based on who had written them. If Ejo Heza trained beneficiaries on business plan development, they would save money they would have spent hiring someone else to write it, and they would be better able to secure loans for larger endeavors.

- Many beneficiaries told the Evaluation Team that their ISLG simply did not have the collateral to take out a larger loan from a SACCO. Ejo Heza staff is familiar with the ISLGs and the trainings that their members have received. Global Communities could work with SACCOs to act as guarantor for creditworthy savings groups.

4. Share the evaluation report with the beneficiaries
Sharing evaluation findings is a crucial component of participatory evaluation. It demonstrates transparency and helps to reduce the inherently uneven power dynamics that exist between an international NGO and its beneficiaries. Additionally, some beneficiaries asked to see the report in order to learn from the Evaluation Team’s observations and the experiences of other Ejo Heza participants.

5. Conduct further evaluation
The AU Evaluation Team suggests several avenues for further evaluation of Ejo Heza:

- Continue the use participatory evaluation techniques, be it MSC or another form of participatory evaluation, as part of a larger M&E plan. Firsthand reporting of local-level impact provides invaluable insight into the dynamics of the program. Further, it fosters a cycle of feedback that can guide the program to ensure that: 1) Ejo Heza is best serving its beneficiaries, and 2) Global Communities is a learning-driven organization.
Finally, nearly every interviewee expressed pride and gratitude that their voices were being heard and that their suggestions were taken seriously. In this way, participatory evaluation can be empowering for beneficiaries.

• The Evaluation Team did not expect to encounter social transformation and thus did not probe as deeply into social outcomes as other domains. Given the post-conflict context, the profound social change described by beneficiaries warrants further investigation to better understand the nexus between economic development and peacebuilding.

• Many beneficiaries discussed sharing their knowledge from Ejo Heza trainings with others not enrolled in the program, which has implications for the success and sustainability of Ejo Heza. It would be useful to investigate this organic knowledge dissemination to better understand the rate and dynamics of knowledge transfer in order to better facilitate it.

• As a function of the methodology, the Evaluation Team asked beneficiaries to describe the most significant changes in their lives. Therefore, some program elements were mentioned infrequently or not at all. Critically examining those activities that were not perceived by beneficiaries as being the ‘most significant’ would perhaps provide insight into how to those activities are functioning, and if they need to be improved to better serve beneficiaries.
References


APPENDIX 1: EVALUATION SCOPE OF WORK

Scope of Work: Rapid Assessments on Program Impact

IMPROVING THE LIVES OF VULNERABLE FAMILIES

Background

USAID Ejo Heza (Kinyarwanda for “brighter future”) aims at improving the livelihoods and food consumption of 75,000 of Rwanda’s very poor, particularly women, across 8 districts of the country in the South and Western Provinces.

To date, over 20,000 beneficiaries have been served through four Rwanda Partner Organizations—ADEPR, AEE, CARITAS and DUHAMIC-ADRI and one International NGO—Save the Children International, as well as 1,250 community volunteers who train their peers organized in literacy classes, cooperatives, savings groups and health and nutrition groups. Value Chain, BDS and new Financial Services.

Scope of Work

The program is providing extensive support to vulnerable families throughout the country. With a broad scale and range of services and support provided by USAID Ejo Heza, the program has necessarily focused on providing quantitative data to demonstrate the impact of the program. With additional support to research and document program achievements on the lives of individuals families, Global Communities 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 Ejo Heza.

Global Communities 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 2: AU Evaluation Team Interview Guide

Global Communities - USAID Ejo Heza Project
American University Graduate Student Research Team
Interview Guide for Translation

Introduction:
We are students from American University in Washington DC who have been asked by Global Communities to help them assess the impact of the Ejo Heza program on the lives of Rwandese people. We are not with Global Communities or Ejo Heza. We are collecting stories from Global Communities beneficiaries living in [Districts], and would like to hear about your experience with Ejo Heza. The information collected from your story is intended to improve Ejo Heza to better serve your community. The information you will share with us today will in no way impact your association with Ejo Heza or Global Communities. If any question makes you uncomfortable, you do not need to answer it, and you may choose to end the interview at any time.

Proposed Questions Based on Domains of Change:
A. Introductory Questions
   1. Demographic information (from note taking sheet, forthcoming)
   2. What services have you received from Ejo Heza? Have you accessed any further training in addition to that initial service?
   3. Since your involvement in Ejo Heza, what do you think was the most significant change (most important, most impactful) in your household?
      • Could you give me an example or a story?
      • In what ways have these changes impacted your family’s overall livelihood?
   4. Now that you have told me about your household, can you please reflect on the effects of Ejo Heza on your community?

B. Financial Services
   General Questions:

   1. Since your involvement in Ejo Heza, what do you think was the most significant change (most important, most impactful) in the way that you save, lend, and/or borrow?
   2. Tell us about your saving and lending habits. In what way is that different than before Ejo Heza?
   3. Did you learn to do that through a training or through a different mechanism? How has your knowledge of financial opportunity changed?
   4. What are the biggest challenges you have experienced with your saving and lending group? Have you been able to overcome these challenges? How?
   5. How do you see yourself using these services in the future? What would best help you to continue using these services in the future?
Probing Questions:

1. Are you a member of an ISLG or savings group? If no, why are you not a member of a group?
2. Has your ISLG been connected to any MFIs or SACCOS? [If no: Do you know why not?]
3. Tell me about your experience working with MFIs and SACCOS?
4. How have the products (including mobile money) provided by the MFIs and SACCOS helped improve your financial situation and that of the ISLG you are a member of?
5. Have you received any training on growing a business? How has this training impacted your household?
6. Have you received a loan? (probe on whether this loan is from the ISLG or from outside whether a SACCO, MFI or other) If so, how has the loan affected your household?

C. Changes in Health and Nutrition

General Questions:

1. Since your involvement with Ejo Heza, what do you think was the most significant change in your dietary habits?
2. Why do you think these changes have taken place?
3. Since your involvement with Ejo Heza, what is the most significant change in your health and the health of your household?
4. How do you see yourself using these new health and nutrition skills in the future? What would best help you to continue using these skills in the future?

Probing Questions:

1. Since your involvement with Ejo Heza, how has your approach to breastfeeding changed?
2. What is the most important health lesson you feel you have learned through your involvement with Ejo Heza?
3. How have your hand-washing habits changed since your involvement in Ejo Heza?
4. Since your involvement with Ejo Heza, has there been a change in how often you or your family eats?

D. Changes in Agriculture

General Questions:

1. Since your involvement in Ejo Heza, what is the most significant change in your agricultural practices?
2. What is the most important agricultural lesson you feel you have learned through your involvement with Ejo Heza?
**Probing Questions:**

1. Are you growing a kitchen garden? When did you start your garden?
2. How has this affected your household?
3. Has this affected the variety of foods you and your family eat?
4. What types of food do you plant? How is this different than before Ejo Heza?
5. When are your crops available? How is this different than before Ejo Heza?

**E. Changes in Literacy**

**General Questions:**

1. Since your involvement with Ejo Heza, what do you think was the most significant change in your literacy abilities?
2. What is the most significant way you have applied your literary skills?

**Probing Questions:**

1. Since you began literacy training, have your literary skills affected your agriculture, health, or financial practices? If so, how?

**E. Optional Closing Questions**

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

**F. General Probing Questions/Strategies**

1. You mentioned [,] could you tell me more about [ ]? What stands out in your mind about [ ]?
2. Can you give me an example of [ ]?
3. 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 3: INTERVIEW NOTE TAKING SHEET

Recorder File Number: __________________________

American University, School of International Service
MSC Evaluation of USAID/Ejo Heza
October 28-Nov. 1, 2013

Note Taking Sheet

Confidentiality Statement:

Do we have your permission to share your story and your name? (Circle one): Yes (Yego) No (Oya)

Do we have your permission to record this conversation? (Circle one): Yes (Yego) No (Oya)

Do we have your permission to take your picture? (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:____________________________________________________________

District:____________________________________________________________

Sector, Village, and
Cell:______________________________________________________________

Age:_______________________________________________________________

Marital status:_______________________________________________________

Head of household:___________________________________________________

Occupation:__________________________________________________________

How long have you been in Ejo Heza?
__________________________________________________________________
Interviewer:_________________________________________________________

GC Staff Member: _____________________________________________________

RPO and Name of RPO Staff Member: ___________________________________

Location of where the interview took place: ________________________________

Services received by beneficiary:

**Financial / Agriculture / Literacy / Nutrition**

Notes:

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________