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## ASSESSMENT OF BARRIERS FACED BY SMALL SCALE FARMERS TO ACCESS AGRICULTURE FINANCE SERVICES AND PROPOSED STRATEGIES TO OVERCOME THEM”



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The opinions expressed in this report are solely those of the consultants and do not necessarily reflect the opinions or policies of CCOAIB.

**Jean Claude NGENDANDUMWE**  
**Executive Secretary of CCOAIB**

## ACRONYMS

BDF	Business Development Fund
BNR	Banque Nationale du Rwanda/ National Bank of Rwanda
CAADP	Comprehensive African Agricultural Development Programme
CBOs	Community- Based Organizations
CCOAIB	Conseil de Concertation des Organisations d'Appui aux Initiatives de Base
CFSVA	Comprehensive Food Security and Vulnerability Analysis
CSOs	Civil Society Organizations
ECD	Early Child Development
EDPRS II	Second Economic Development and Poverty Reduction Strategy
EICV VI	Sixth Integrated Household Living Conditions Survey
FAO	Food and Agricultural Organisation
FGD	Focus Group Discussion
GBV	Gender Based Violence
GDP	Gross Domestic Product
GoR	Government of Rwanda
HHs	Households
IGAs	Income Generating Activities
IMF	International Monetary Fund
JADF	Join Action Development Forum
KIIs	Key Informant Interviews
MINAGRI	Ministry of Agriculture and Animal Resources
MINALOC	Ministry of Local Government
MINECOFIN	Ministry of Finance and Economic Planning
NGO	Non-Governmental Organization
NISR	National Institute of Statistics Rwanda
NST1	National Strategy for Transformation
PSF	Private Sector Federation
PSTA	Strategic Plan for Agriculture Transformation
RAB	Rwanda Agriculture Board
RCA	Rwanda Cooperative Agency
RDB	Rwanda Development Board
RHHS	Rwanda Household Health Survey
Rwfs	Rwandan Francs
SACCOs	Saving and Credit Cooperatives
SDGs	Sustainable Development Goals
SMEs	Small and Medium Enterprises
USAID	United States Agency for International Development

VSLGs	Voluntary Saving and Lending Groups
VUP	Vision 2020 Umurenge Programme
WB	The World Bank

## EXECUTIVE SUMMARY

Commissioned by **Conseil de Concertation des Organisations d'Appui aux Initiatives de Base (CCOAB)** under the funding of **TRÓCAIRE**, the assessment of barriers faced by small scale farmers to access Agriculture finance services and proposed strategies to overcome them was conducted in September 2022 from 5 districts (Nyagatare in Western province, Rulindo in Northern province and Nyanza, Nyaruguru & Nyamagabe in Southern province). Using both qualitative and quantitative methods, 414 smallholder farmers were sampled of whom 64.49% were females.

This report is prepared to present findings collected using both qualitative and quantitative methods from 414 purposively sampled smallholder farmers equally distributed to five districts. It captures summaries from FGDs and KIIs both at central and local Government institutions and Development Partners actively working on agriculture financing. Findings from literature review and KIIs, state a significant improvement for smallholder farmers in accessing finance mainly through MFIs. As reflected in the Finscope 2020 Agriculture Finance Thematic Report, the percentage of Rwandan banked farmers has increased from 21% in 2016 to 26% in 2020. During the assessment, 97.34% (n=403/414) of respondents (64.49% of women versus 35.51% of men) reported the existence of financial service providers (mainly SACCOs) in their sectors. A significant percentage (39.85%) of respondents (of whom 25.12% women) walk at least 30 minutes to reach SACCOs. Women smallholder farmers seem to be more financially included than men however out of the total 58.37% of smallholder farmers who reported having borrowed from financial institutions 36.58% were women versus 21.79% of men. More women (35.51%) than men (26.57%) reported working with financial institutions while 51.69% of women versus 37.44% of men believe both women and men are provided financial services equally.

However, smallholder farmers (especially women) continue to face persistent barriers for their financial inclusion. Lack of collateral, high interest rates, unfriendly loan schemes for smallholder farmer to pay back, neglect of smallholder farmers by financial services providers following risk aversion from financial institutions and lengthy procedures and long procedures are among the key barriers highlighted by the assessment. These have pushed them to revert to their informal alternatives. A big percentage (89.37%) reported having saved but all 60.87% keep their saving in Tontines (VSLGs) versus 28.50% who keep their savings in either SACCO or any other MFIs. One can imagine the level of smallholder farmers' borrowing level as they rely heavily on their VSLAs. In total, 46.67% of respondents reported to have acquired loan over the past 12 months borrowed 100,000 Rwfs, followed by 31.33% who asked between 100,000-200,000 only 10% asked between 400,00-500,000. More women (33.33%) versus 13.33% of men borrowed below 100,000 Rwfs 19.33% while 4% of women versus 6% of men borrow above 500,000 Rwfs.

The assessment concludes that smallholder farmers remain underserved compared to the rest of the population, especially in formal finance sector; hence strong recommendations to review interest rates at SACCOs, review MFI payment schemes for them, and Government to develop attractive incentive financing mechanisms for MFIs to develop adapted products and services for smallholder Farmers. The report has elaborated more on recommendation

## **0. INTRODUCTION**

This report presents findings related to the assessment objectives as stated in the agreement signed between RAF4D Ltd and CCOAIB. It gathers both primary and secondary data in a form of qualitative and quantitative information. The report comprises of different sections including the assessment background which focuses on the country's plans and strategies for agriculture sector; and about TROCAIRE-CCOAIB project background. The second section focuses on the methodology that was used to collect and analyse data while the third section presents and discusses findings. The final section draws conclusions and recommendations.

## **SECTION 1: THE ASSESSMENT BACKGROUND**

### **1.1. Organizational Background**

CCOAIB is an umbrella organization of national non-governmental organizations (NGOs) in development legally established in 1987. It was granted legal personality No 103/11 as of 7th September 2004. As an umbrella of NGOs in development, CCOAIB has continued to grow and counts today 44 member organizations operating countrywide across all 30 districts.

More than 70% of CCOAIB member organizations are actively involved in Agriculture and livelihoods, with a special focus on supporting small scale farmers and Community Based Organizations. CCOAIB is also at the forefront of monitoring the decentralization process and influencing public policy in the Agriculture, climate change, governance and access to finance sectors at national level. It has an extensive experience of 35 years in a wide range of domains, under which conducted researches and studies that it uses to carry out evidence based advocacy, advocating and influencing for the enabling legal frameworks and enhancing citizens participation in its interventions.

It has also developed an expertise in producing simplified & illustrated citizen guides on public policies in Kinyarwanda to enable ordinary citizens to have sufficient information on public policies in a simplified and accessible languages for them. We can mention the production and dissemination of simplified citizen guides on NST1, Twigire Muhinzi extension model, PSTA4, National Agriculture Policy, EDPRS II and the Decentralization Policy in Rwanda. Copies of each publication have been disseminated to citizens, local authorities and various partners. CCOAIB's core business is reinforcing citizens and member organizations' capacities in promoting sustainable development in Rwanda. Its key objectives include the provision of information and skills and the creation of platforms to enable its members to engage actively in national policy development and implementation processes.

The umbrella has conducted several types of analysis in agriculture and governance that it uses to carry out evidence-based advocacy. It has also expertise in producing simplified guides on public policies including the production and dissemination of simplified citizen guides on EDPRS II, decentralization process in Rwanda, Twigire Muhinzi, National Agriculture Policy and PSTA4. Since April 2022, it is implementing a project funded by TROCAIRE to analyse the situation around financing of the agriculture sector, especially for smallholder farmers. The

project is implemented in 5 districts (Rulindo, Nyanza, Nyagatare, Nyaruguru and Nyamagabe) from where Trócaire partners and CCOAIB member organizations implement activities.

## **1.2. The Analysis Objectives**

The overall objective of the assessment was to analyse barriers faced by small scale farmers in 5 districts (Nyagatare in Western province, Rulindo in Northern province and Nyanza, Nyaruguru & Nyamagabe in Southern province) to access Agriculture finance services and propose strategies to overcome them; and provide policy brief that will serve CCOAIB as the blueprint for advocacy.

The following are specific objectives:

1. To understand local situations (partners, interventions, challenges, etc.) in relation to the agriculture/rural finance for the small holder farmer (households), farmer groups, associations & cooperatives
2. To assess the existing agriculture finance service providers, products/ services on offer and market linkages readiness for the target small holder farmers (households), farmer groups, associations & cooperatives
3. Assess the asset base of the targeted beneficiaries
4. Establish the current household income levels for targeted small holder farmers
5. To assess if selected beneficiaries have access to cash savings, loans and formal financial services
6. Establish the current financial literacy status
7. Assess current community coping mechanisms to shocks and disasters
8. To establish the implications of household gender dynamics on financial inclusion

## **1.3. The Country Context**

### **1.3.1. Financial Inclusion Situation in General**

In Rwanda, financial inclusion is one of the core drivers of an inclusive economy and the Government has invested significantly in removing systemic barriers to the uptake of financial services with the objective to achieve 100% financial inclusion by 2024 (NST1; 2017-2024). Being a low-income country with a gross national income per capita of \$780 in USD in 2018 with 16% of Rwandans living in extreme poverty and 36% considered in the category of poor (MINECOFIN, 2022), achieving financial inclusion remains a big challenge especially for smallholder farmers.

According to the FinScope data from 2020 report, there is a relatively high level of financial inclusion in Rwanda which is at 93% (about 7 million adults), including both formal and informal financial products/services providers such as insurance firms, mobile network operators, Microfinance institutions/SACCOs, etc. About 77% (5.5 million adults) in Rwanda are formerly served. i.e., they have/use formal financial products/ services, including banking sector and other formal (nonbank) financial products/services from insurance firms, mobile network operators, etc. Levels of financial inclusion vary from 99% in Gasabo district to about 83% in Rusizi district. The survey indicates a narrowing gender gap in financial inclusion with only 8% of

women excluded compared to 7% of male counterparts. It is important to draw attention to the fact that here Finscope report is talking about both formal and informal sector. The scrutiny of the report shows that actually majority of women smallholder farmers are served by informal saving groups; which groups have very limited financial capacity to meet the needs of their members. Subsequently women smallholder farmers do transact limited amount of money (majority below 100,000 Rwfs). Further, the report underscores that youth within the age range of 16 – 24 years, are the most financially excluded at 18%, significantly higher compared to the national average of 7% exclusion.

The informal sector continues to play a significant role in financial inclusion and increasing product portfolio choices with about 78% of adults in Rwanda using informal financial services mainly through saving groups (*ibimina*). Although the agricultural insurance has been available on the market since 2012, less than 50% of farmers' report using agricultural insurance. Moreover, some value chains (especially export-oriented value chains) are better organised than others, namely tea and coffee, Rice, Maize, horticulture products, and provide more secure market opportunities to farmers than staple crops, that are largely traded through informal channels in which smallholder farmers are found.

Gaps in formal financial inclusion are on the district level and with regards to gender, with women being less formally served (74%) compared to men (81%). 78% of adults in Rwanda use informal mechanisms (5.6 million individuals) and around 80% of women belong to a savings group or use informal mechanisms to manage their financial needs and about 20% of adult women rely only on informal financial devices compared to 12% of men counterparts. This is due mainly to the fact that in rural communities, majority of women are in subsistence agriculture and informal farming groups which make it harder for women to meet credit requirements. The financial access for Rwandan farmers has seen an increase of banked farmers from 21% in 2016 to 26% in 2020. The proportion of farmers using other types of formal financial services is also slightly higher (from 44% to 47%), while usage of informal financial products is decreasing (from 23% to 19%). However, compared to the total Rwandan population, farmers are relatively underserved, the proportion of banked adults being significantly higher (36%).

With the Real GDP increase of 7.1% per year on average from 2009 to 2019 (IMF, 2020) and its economy expected to continue growing by 7-8% in the next five years, Rwanda has a rural agrarian economy with agriculture accounting for about 29% of GDP and 66% of employment (MINECOFIN 2020). The sector remains largely fragmented, with many smallholder farmers and weak market linkages to agribusinesses, input providers, processors, and traders. Access to finance, market-oriented production and aggregation are still weak, and smallholder producers lack basic data and market information. According to statistics, more than 80% of *Rwandan* population lives of *farming* and the bigger percentage of them are *women* who face climate change impacts.

### 1.1.2 Rwanda's Commitments to Financial Inclusion of Farmers

Aware of the above mentioned challenges, Rwanda has committed to increase its investment in agriculture sector and has developed the Strategy for Agriculture Transformation (PSTA4) focusing on increased production and productivity. According to the 2019 African Union

Progress Report on Resilience and Livelihoods (Assembly of AU, Addis Ababa, February 2020), Rwanda is on the only four top countries in Africa on-track towards achieving by 2025; the commitment of Comprehensive Africa Agriculture Development Program (CAADP) approved by the same Assembly in 2014. These countries include Rwanda that scored 7.24, Morocco (6.96), Mali (6.82) and Ghana (6.67). The same report indicates that Rwanda was once again, the best performing country in implementing the seven (7) commitments of the June 2014 Malabo Declaration on Accelerated Agricultural Growth and Transformation for Shared prosperity and Improved Livelihoods on in 2017, the 2019.

However, the same report noted shortcomings with regards to the indicator on increasing access of smallholder farmers/rural households to, and the use of financial services for the purposes of transacting agricultural business (purchasing inputs, machinery, storage technologies, etc.), the report suggest a dismal performance. Out of the 39 Member States that reported including Rwanda, only two (representing 5%) are on-track (Mauritius and Seychelles with 100%) compared with the 4 countries that were on-track in the previous review. In 2019, Rwanda was among those considered not meeting their commitment of public agriculture expenditure (of at least 10%) as a share of total public expenditure on agriculture.

Only four (4) Member States namely: Burundi, Burkina Faso, Mali and Mauritania have met the target during this review period. Moreover, the Rwandan agribusiness sector is characterized by many micro enterprises and/or informal sector and a very small number of large enterprises; predominantly 'missing middle' range agriculture. Micro and small enterprises in Rwanda comprise approximately 98 % of the total businesses, they account for 41% all private sector employment. The large number of agricultural micro-enterprises and actors in the informal sector mainly include traders, transporters, and agro-dealers, who are often the direct market partners of commercializing smallholder farmers.

To transform agriculture, align with the 2017-2024 National Strategy for Transformation (NST1), Rwanda has developed the Strategic Plan for Agriculture Transformation phase 4 (PSTA4) outlining priority investments in financial inclusion for the agriculture sector for the period 2018-2024. It emphasises the provision of technical and financial capacity to SACCOs, other financial service providers and MFIs to develop appropriate agricultural financial products targeting smallholder farmers and MSME agribusinesses (Priority Area 4). The PSTA 4, has also developed a National Insurance Scheme and scales up the existing Agricultural Guarantee Scheme, under the Agricultural Development Fund in pillar 4.

Successful financing models and services are being promoted, including warehouse receipt systems, structured trade finance, leasing schemes, agent banking (to facilitate outreach to rural area), cash flow-based financing and scaling up embedded value chain financing (both by input providers and buyers). Savings groups for vulnerable farmers are promoted as well to complement asset building initiatives. All these efforts are intended to promote and achieve the financial inclusion of 90% of all Rwandans t by 2022 (Banque Nationale du Rwanda, 2018); while by 2024, Rwanda has committed and has set a target of increasing the proportion of formally finance served adults to 100% (NST1).

Further, the assessment applauds the well-articulated commitments (MINAGRI-PSTA 4; 2018-2024) to making agriculture finance a national priority to achieve transformation of the agriculture sector and greater financial inclusion. The PSTA 4 puts in place mechanisms to increase access to finance for farmers. A comprehensive agricultural ecosystem financing programs including lease financing and insurance with a focus on priority value chains have been established to ensure increased financial serves flow across all agriculture value chains. However, the PSTA 4 targets seem too ambitious since currently, the agriculture finance in Rwanda stands at 5.2% against 10.4% planned for 2024 (NST1 target).

Under PSTA4, the Government of Rwanda (GoR) has planned and already making its efforts to de-risk the sector through various initiatives including:

- Project on weather-index based crop and livestock insurance.
- Establishment of the Business Development Fund (BDF) which provides guarantees for loans.
- Subsidy policy on agriculture inputs and irrigation equipment.
- Establishment of a commodity exchange market and warehouse receipt system to enable produce in storage to be used as collateral.
- Land consolidation policy where farmers can join their plots of land to create a sizable area for farming.
- Increase area under irrigation as mitigation measures for climate variability.
- Development of higher yielding varieties, resistant to diseases and climate change.

It worth highlighting some key achievements in light of the aforementioned initiatives taken to de-risk the sector:

- For the agriculture insurance, different livestock and crops were insured including 24,144 cattle, 109,630 chicken, 2,378 pigs and 23,956 hectares of crops (Maize, Rice, Irish potatoes, French beans and Chili). An amount equivalent to 414,750,718 Frw was compensated to farmers for the losses with 310,423,400 Frw for crops and 104,327,318 Frw livestock.
- The amount of agriculture loans unlocked under agriculture insurance requirements is 1,024,970,345 Frw. Under matching grant scheme, grants have been used to finance the investments in horticulture projects, post-harvest infrastructures, equipment machines, transport, marketing & processing and in dairy value chains.
- During the fiscal year 2022/21, 989 bankable business plans with total grant amount equivalent to Frw 1,537,490,917 were approved out of which 607 business plans. Grant totaling 1,220,700,000 Frw were implemented.
- In climate resilience, Rwanda has invested in Small Scale Irrigation but also in large schemes development for commercial agribusiness (e.g., the Gabiro Agribusiness Hub) to reduce dependency on rain-fed agriculture during this era of frequent unreliable weather patterns. To this end, 66,841 Ha (in 2020/21) are under irrigation which makes 65.3% of the targets at the end of PSTA 4. To adapt to climate change, the country has invested in land husbandry technologies through construction of terraces to protect land. The coverage of radical terraces is at 91.96% of

The following are other major strategies adopted by the Government of Rwanda to increase the agriculture financing:

- **Enhance farmers' access to improved seeds**, from 52% (2016) on consolidated sites to 75% by 2024 and fertilizers application (kg/ha/annum) from 32 kg/Ha (2016/17) to 75kg/ha by 2024. Review the system of management of distribution of inputs to ensure efficiency and timeliness in delivery working with the private sector and other stakeholders.
- **Work with the private sector to build post-harvest handling and storage facilities across the country and to add value to agricultural produce (processing).** Public and Private investments in post-harvest infrastructure will be facilitated to reduce post-harvest losses. Metric tons of grains (maize and beans) stored as strategic reserves including stores for the districts and of the private sector will increase from 184,814 MT (2017) to 260,052 MT (2024) and capacity of storage facilities constructed will be scaled up from 295,495 MT (2017) to 350,431 MT by 2024.
- **Attract private sector and farmers to invest in flagship projects in the livestock sub sector** including: the construction and operationalization of Milk Collection Centers (MCCs), modern fish farming, animal feeds production, Gako beef farm, processing and value addition of leather. As a result, the quantity of meat and dairy products will increase especially: milk from 776,284 MT (2017) to 925,748 MT (2024), Meat from 138,231 MT (2017) to 175,164 MT in 2024 and eggs produced from 7,475 MT (2017) to 11,211 MT by 2024.
- **Put in place mechanisms to increase access to finance for farmers:** Through financial sector development, including the introduction of innovative savings mobilization schemes, the private domestic savings rate is projected to increase from 12.1% in 2017 to 23.9% in 2024.  
This will provide domestic resources to help finance the expansion of investment, while also encouraging a gradual increase in the share of private domestic savings in private investment financing. Furthermore, these domestic savings will reduce Rwanda's reliance on foreign financing and keep indebtedness sustainable. Despite these large increases in savings, consumers will still be projected to experience real private consumption growth averaging 7.6% per year from 2017 to 2024.

The government has also developed some services to support farmers to have more information on financial services to address their issues. The following are key ones:

- **SMART Nkunganire System (SNS):** Developed by Rwandan start-up, BK TecHouse, SNS is an application that enables farmers to register and access subsidized agriculture inputs. It is accessible both offline and online. More than 1.3 million farmers, 1059 Agro-dealers, inputs importers and distributors are registered and use the platform.
- **National Agricultural Insurance Scheme (NAIS):** A system that enables farmers to access financial services and ensure flow of credit to the agriculture sector by de-risking agriculture activities through insurance. It helps mitigate risks and losses incurred by farmers due to unpredictable natural disasters, pests and diseases that affect their livestock and crops.
- **Agriculture Call Center:** Operated at MINAGRI, and provides agriculture related information, offering and Making Information Accessible through Mobile Phones,

provide agricultural and livestock products information, cultivation techniques, policy, by call or SMS, farmers get various agricultural information from informers in Agriculture Information Service Center.

- **Cure and Feed your livestock:** A mobile application providing real time information on animal diseases control and animal feeding strategies to livestock owners.
- **E-Nutrifood:** A mobile application being developed to provide farmers with information on production, conservation and consumption of nutritious foods.
- **Weather and Crop Calendar:** A mobile application designed to provide farmers with information on weather forecasts and crop calendars.
- **Animal Resources Permit Management System (ARPMS):** A web-based application managing animal transportation permit. This system helps Rwanda citizens and foreigners to acquire live animals permits such internal movement, transit, import and export.
- **Rwanda Livestock Registration and Recording System:** in charge of the management of cattle reproduction events (Artificial insemination, fertility), animal health events (vaccinations, diseases treated, drugs used) production events (milk, growth, feeding, etc.), and especially the management of cattle pedigree details for having improved breeds in the future.
- **Agricultural Land Information System (ALIS):** A web platform that allow us to visually map public land available for investment and private plots with at least 1 hectare, and provides details on plot size, general soil type, proximity to infrastructure and agro-climatic conditions. It also allows MINAGRI to monitor agriculture land use, as well as do planning and management. ALIS1 with 24,000 public plots on 57,000ha whereas ALIS2 with 638, 821 are on private plots 120, 228 ha.
- **Agri-Marketplace:** A mobile application being developed to connect producers and traders to facilitate trade and access to price information. It offers farmers with details on best providers of supplies for raw material purchases and best marketplaces to sell their products, as well as market prices.
- **E-Soko:** Helps farmers and others agriculture players to get access market information using mobile phones

Rwanda has also galvanized Development Partners and Donors for agriculture financing by developing and establishing long term programmes with different development partners including bilateral and multilateral donors to finance the agriculture sector. These include World Bank, International Monetary Fund (IMF), Belgian Development Agency (Enabel Rwanda), United States Agency for International Development (USAID), Dairy Development Project (DDP), Land O'Lakes; Food and Agricultural Organization (FAO); CATALIST, IFDC; UNICEF; UNDP, United Nations Economic Commission for Africa; African Development Bank, both National and International NGOs.

Despite the aforementioned achievements and plans, different reports from CCOAIB Member Organizations have been indicating limited access to finance by smallholder farmers in many parts of Rwanda. The organization has observed persistent barriers that hinder smallholder farmers from financial inclusion hence the necessity of this assessment to document evidences for effective advocacy and lobbying.

## SECTION 2: METHODOLOGY

### 2.1. Mixed Methods Approach

The analysis utilized a mixed methods design of qualitative and quantitative approaches but the analysis was qualitative than quantitative. The approach aimed to: i) review existing literature about the financing of agriculture sector in Rwanda with special attention to smallholder farmers, ii) collect individual and group inputs using a community survey, iii) triangulate data from different groups of smallholder farmers using Focus Group Discussions and relevant information from Key Informants at both national and local levels.

#### a) Qualitative Methods

Qualitative methods included desk review of thematic areas focusing on access to finance for agriculture, reading of different reports from previous assessments /projects, key informant interviews (KIIs). They also included focus group discussions (FGDs). Information will be captured at organizational, community, beneficiary, and stakeholder levels. Qualitative results were compared to the survey data collected from small scale farmers. As the analysis keeps on going, the team compiled gathered qualitative data under specific themes to validate the explicit causal relationships between different barriers/factors/challenges and the current situation; and then explored implicit relationships as they emerge, and identified factors that might affect/influences responses of respondents and participants to the analysis.

#### b) Quantitative Methods

The quantitative methods used two types of survey: 1) individual farmers survey and 2) farmer groups survey to ensure individual responses are captured but also the state of farmers' groups are properly documented.

### 2.2. The Assessment Targets

- **Individual smallholder farmers**, farmer groups/associations and cooperatives. The assessment targeted both women and men smallholder farmers individually and in farmer groups. During FGDs, women and men were interviewed in separate focus groups to capture differing views based on their respective roles and responsibilities across a range of activities, including agricultural production, household decision-making, access to technical and financial resources and value chains, income-generating activities, and participation in savings and other groups. The qualitative field tour has selected 3 sectors per district and. At a minimum the qualitative analysis included qualitative FGD data from three villages per district, including FGD and KII data. The final targets were set based on logistical and travel constraints.
- **Key Informants** including key government institutions (MINAGRI, MINECOFIN) private sector such as Access to Finance Rwanda, Financial Institutions (BK, SACCO), local administrative entities (District/sector/cell), CSOs and some member organizations of

CCOAIB to be identified from the five districts of the analysis in close collaboration with member organizations of CCOAIB. It involved more 30 KIs.

### 2.3. Sample Design of individual farmers

The study sample size was calculated from the estimated total population of 140,000 farmers that member organizations of CCOAIB target in the five districts. The following equation is used to calculate the minimum sample size<sup>1</sup>:

- $n = N / [1 + N (e)^2]$
- Where; n = the sample size
- N = the finite population
- e = the level of significance or limit of tolerable error set
- 1 = unit or a constant

The calculation of sample size led to 399 individuals which number was rounded to 400 individual farmers. However a total of 414 respondents turned up during actual field data collection. As there was no proportionate distribution of the total 140,000 over five district, the assessment distributed equally the total sampled number of 80 respondents to each of the 5 districts. Respondents were purposively identified from 3 sectors in each district. They had to belong to a farmer group. The selection criteria of both individual farmers and farmer groups include i) 60% of selected individual farmers were women smallholder farmers; and 60% of selected farmer groups to be led by women, ii) geographical representation within a district (individual farmers and farmer groups to be identified from 3 sectors), iii) be involved in small scale and not large-scale agriculture; and iv) having existing working relationship with member organizations of CCOAIB.

Table1 shows respondents per district (as planned)

Table 1: Smallholder farmers survey minimum sample sizes						
	Smallholder farmers <sup>A</sup>				Focus group & KI <sup>B</sup>	
	Registered	Beneficiary	60% of respondents to be women	Farmer Groups /district	FGDs with all Farmers	FGDs with only female farmers
<b>Calculated Sample Size is 399 rounded to 400</b>						
<b>Total Targets</b>	140,000	400	240	20	5	5
Nyamagabe	28,000	80	48	4	1	1
Nyaruguru	28,000	80	48	4	1	1
Nyanza	28,000	80	48	4	1	1
Rulindo	28,000	80	48	4	1	1
Nyagatare	28,000	80	48	4	1	1

**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

<sup>1</sup> Yamane, 2007; Raj, 2008; Sukhatme, 2008.

## 2.4. The Assessment Focus Areas

For both individual farmers and farmers' group, the focus of the analysis was on barriers/challenges for smallholder farmers to access finance for their agricultural activities. The assessment drew much attention on i) the analysis of existing policies which enable or not smallholder farmers and farmers' groups to access finance, ii) MFIs' requirements for smallholder farmers (individuals and groups) to access finance, iii) farmers' capacities (internal organization, book keeping, records, assets such as land, houses & savings etc..) that serve as guarantees to obtaining loans; iv) types and level of loans they have obtained or are allowed to obtain; and v) analysis of other external factors/risks that might prevent smallholder farmers be give loans/credits for their agricultural activities (disasters versus lack of insurances, etc...)

## 2.5. Data Collection Tools

The data collection tools varied based on the type of data and target respondents. They included the following:

- **Literature review guide:** The desk review of different sources including previous reports, policies, Banks's loans requirements will all be guided by the overall thematic focus of "Financing of Agriculture sector in Rwanda" with more attention on small scale agriculture. This enabled to avoid wasting time on unnecessary readings.
- **Key Informants Interview Guides:** The KIIs Guiding questions were developed based on whether some informants are at national or local levels, or whether they are involved in formulation of some policies or not; and whether they are from Government, Private Sector, CSOs or Financial institutions.
- **Individual survey questionnaire** was formulated to collect quantitative data from individual farmers that who were identified from 5 districts of the assessment.
- **Farmer Groups' Survey Questionnaire:** was used to systematically document barriers/challenges that are associated with the nature of the farmer group (including an association of farmers and not a formal cooperative, leadership/governance structure, having no bank account, or not registered at all by local authorities etc..).

## 2.6. Field Data Collection Process & Quality Control

Before commissioning the assessment team for field data collection, all enumerators were trained on the all tools and coded of conduct during data collection. While on field, individual Farmer survey data collected using KOBO Toolbox. As for the farmer group survey, a hard copy questionnaire was used for the 3 members of farmer group committee to first discuss a question before they can provide accurate information. All tools were translated into Kinyarwanda to enable respondents to survey and participants to FGDs to easily understand them.

Quality control begun with an effective and comprehensive training. RAF4D Ltd facilitated all training needs and analysis-specific information to enumerators. The two-day quantitative training covered required technical, logistical, and leadership aspects. This included supervisor and enumerator roles and responsibilities, rules, behaviours and ethics (including gender

sensitivity), respondent selection, use of field control sheets, and a detailed review of the survey tool including mock interviews/role playing.

Quality control included also direct oversight of data collection by RAF4D Ltd team supervisor for field data collection– with field team leader providing daily updates to the lead consultant. Supervisor completed every day a purposeful spot check – verifying enumerators were collecting accurate data. The Analysis Team adopted the triangulation approach to analyse qualitative data examining the same issues through different evaluation lenses and from different perspectives. The Analysis Team will faithfully represent the complete range of viewpoints, values, beliefs, needs, and interests among the stakeholders, tailoring techniques as necessary.

Finally, the Analysis Team ensured regular coordination and communication between the CCOAIB team and the Analysis Team, having semi-structured guidelines and tools for conducting the evaluation data collection activities, and employing structured methods for organizing and triangulating data that is obtained.

## **2.7. The Data Analysis & Reporting**

Descriptive analysis, such as cross-tabulations, means, and significance tests, were operated to generate relevant information to underlying components of the assessment. Each Analysis Team member managed his/her notes to capture key themes and/or quotes emerging from the FGD and/or KIIs. These notes were used to inform the analysis and the main report. Qualitative data were triangulated with the small-scale farmers' survey and focus group survey findings to provide multi-sourced evidence for analysis findings and recommendations. As for the report, all qualitative and quantitative household data were compiled into one report including.

## **2.8. Assessment Limitations**

- The time allocated to the assignment and the requirement of getting information from three sectors of the targeted districts obliged to concentrate data collection in a given area and work with existing groups which are easy to communicate with.
- Organisation of data collection in sectors where CCOAIB doesn't operate directly was done through member organizations of CCOAIB and in some districts, it resulted in change in initial plans and delays,
- Even though the described reality is the same, the lack of specific policies towards agriculture financial products in SACCOs and the lack of experience in specific agricultural processes result into defining general recommendations that need more work in order to deduct workable /operational ones. This can be done through deeper analysis to be conducted from a value-chain to another.

## SECTION 3. PRESENTATION & DISCUSSIONS OF ASSESSMENT FINDINGS

### 3.1. Demographic Data

Table 2 : Demographic Data

Value	Frequency	Percentage
<b>Geographical Location of the assessment</b>		
<b>Southern</b>	249	60.14
Nyamagabe	85	20.53
Nyanza	84	20.29
Nyaruguru	80	19.32
<b>Northern</b>	84	20.29
Rulindo	84	20.29
<b>Eastern</b>	81	19.81
Nyagatare	81	19.57
<b>Age range of respondents</b>		
<b>Between 31 – 60</b>	328	79.23
<b>Above 60</b>	43	10.39
<b>Between 19 – 30</b>	42	10.14
<b>Less than 18</b>	1	0.24
<b>Sex Disaggregated Data</b>		
<b>Female</b>	267	64.49
<b>Male</b>	147	35.51
<b>Marital Status</b>		
<b>Married</b>	327	78.99
<b>Widow/widower</b>	39	9.42
<b>Divorced</b>	27	6.52
<b>Single</b>	21	5.07
<b>Family Size</b>		
<b>1 Person</b>	5	1.21
<b>2 Persons</b>	18	4.35
<b>3 Persons</b>	41	9.9
<b>4 Persons</b>	65	15.7
<b>5 Persons</b>	84	20.29
<b>6 Persons</b>	91	21.98
<b>7 Persons</b>	55	13.29
<b>Above 7 Persons</b>	55	13.9
<b>Education Level</b>		
Completed primary school only	192	46.38
Didn't complete primary school	113	27.29
Didn't complete secondary	49	11.84

school		
Didn't attend any education	33	7.97
Completed secondary schools	23	5.56
Vocation schools	2	0.48
University Advanced diploma	1	0.24
Bachelor degree and above	1	0.24

**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

**Geographical representation, sex disaggregated data, marital status an age range:** As shown in table 2, in total 414 respondents, which was above the expected 400, participated to the assessment of whom 267 females (64.49%) and 147 males (35.51%) and males' respondent to this questionnaire from three provinces namely Eastern, northern and southern. Majority (59.9%) of respondents were from the southern province because all three out of the five target districts were from this province. Nyamagabe district was with the highest number of respondents (85) while Nyaruguru had the lowest number of 80 respondents. With regards to age range a big number of respondents (328) representing 79.23% were aged between 31-60 years and 78% (n=328/404) were married versus 9.42% (n=49) of widowed; 6.52% (n=27) of divorced and 5.07% (n=21) of singles. Table 3 presents details about cells and sectors in each district in which the assessment was conducted.

Table 3 : Covered Districts, Sectors and Cells

District	Sectors	Cells
Nyamagabe	<i>Gasaka</i>	<i>Gasaka</i>
	<i>Cyanika</i>	<i>Cyanika</i>
	<i>Tare</i>	<i>Kibirizi</i>
Nyaruguru	<i>Kibeho</i>	<i>Ngoma</i>
	<i>Nyagisozi</i>	<i>Nyagisozi</i>
	<i>Munini</i>	<i>Cyahinda</i>
Nyanza	<i>Busasamana</i>	<i>Muyira</i>
	<i>Mukingo</i>	<i>Mukingo</i>
	<i>Kigoma</i>	<i>Kigoma</i>
Rulindo	<i>Bushoki</i>	<i>Cyinzuzi</i>
	<i>Shyorongi</i>	<i>Burega</i>
	<i>Rusiga</i>	<i>Ntarabana</i>
Nyagatare	<i>Nyagatare</i>	<i>Rukomo</i>
	<i>Karangazi</i>	<i>Tabagwe</i>
	<i>Rwimiyaga</i>	<i>Rwimiyaga</i>

**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

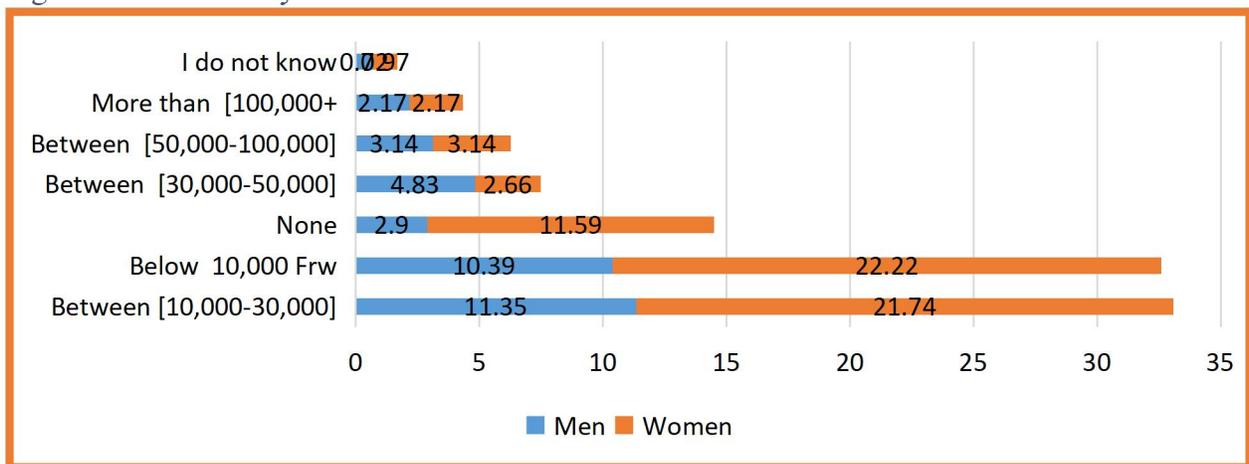
**Family Size:** The family size of many respondents as highlighted in Table-2 is 6 people in the household represented by 21.98% (n=91), followed by 20.29% (n=91) of those families with 5

people; and in the 3<sup>rd</sup> position those with 7 people representing 13.29 (n=55) above the national 4.6 (NISR, 2020). Respondents with more than 7 people in the household represent 13.29% (n=55). In general, the family size situation among respondents is more than the national average of distribution (%) of households, by size (number of members) whereby 46.9% of HHs in Rwanda have between 2-4 persons 46.9 and 38.1% have between 5-7 persons; and only 7.8% have 8 persons and above (Rwanda Household Survey 2019/2020).

**Education Level:** Table-2 shows that a big number of respondents, 46.38% (n=192) have completed primary education only, 27.29 (n=113) have not completed primary education, only 7.97% (n=33) and only 7.97% (n=33) did not attend any education. Figures about the level of education and income of respondents reflect more or less the national situation with 8.6% have no education level, 67.1% have completed primary, only 18,2% have a secondary education versus only 4.6% with university education (RHHS, 2019/2020).

**Household Income.** Figure 1 presents data about monthly income while figure 2 presents the source of income. The assessment findings show that in general none of the respondents gets more than 30,000 Rwandan francs every month. Those with income between 10,000-30,000 Rwfs are 33.09% (n=137) slightly higher than 32.61% (n=135) of those with less than 10,000 Rwfs. There is a significant number of 60 respondents (14.49%) who reported not having any monthly income. The interpretation of responses is that respondents might have not understood that income from their seasonal produces can be divided into monthly income. The question should have asked them to estimate the seasonal harvest in terms of money. From the gender lens, more women (22.22%) earn less than 10,000 a month versus 10.74% of men. Another big percentage of women (21% earn between 10,000 -30,000 Rwfs versus 11.35% of men. A round 4.83% of men earn between 30,000-50,000 Rwfs versus 2.66%. It is encouraging to see the same percentage (3.14%) of women and men smallholder farmers earning between 50,000-100,000 Rwfs; and the same percentage of women and men (2.17%) earning more than 100,000 Rwfs.

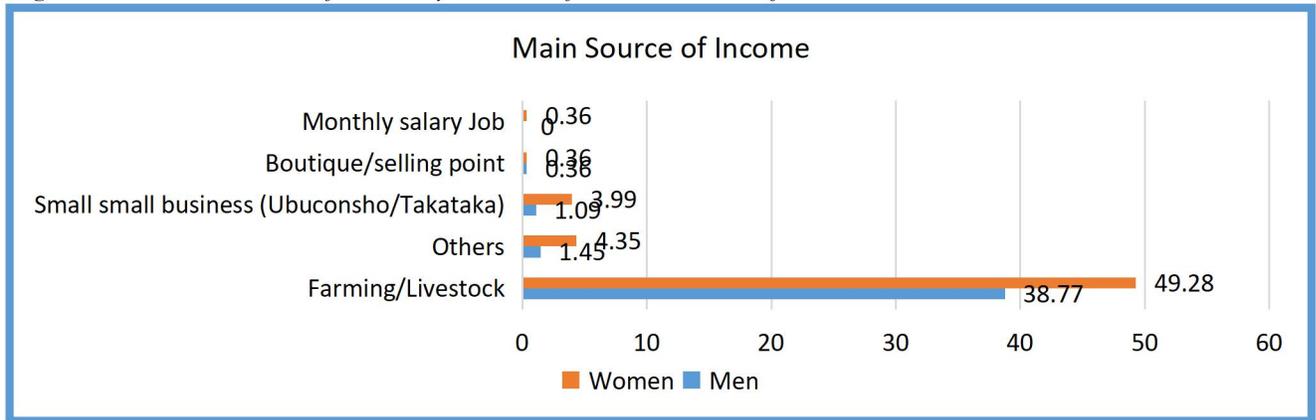
Figure 1: The Monthly Income



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

The main source of income remains the farming and livestock activities for both women (49.28%) and men (38.77%) while only 3.99% gain income small businesses (ubuconco) versus 1.09% of men.

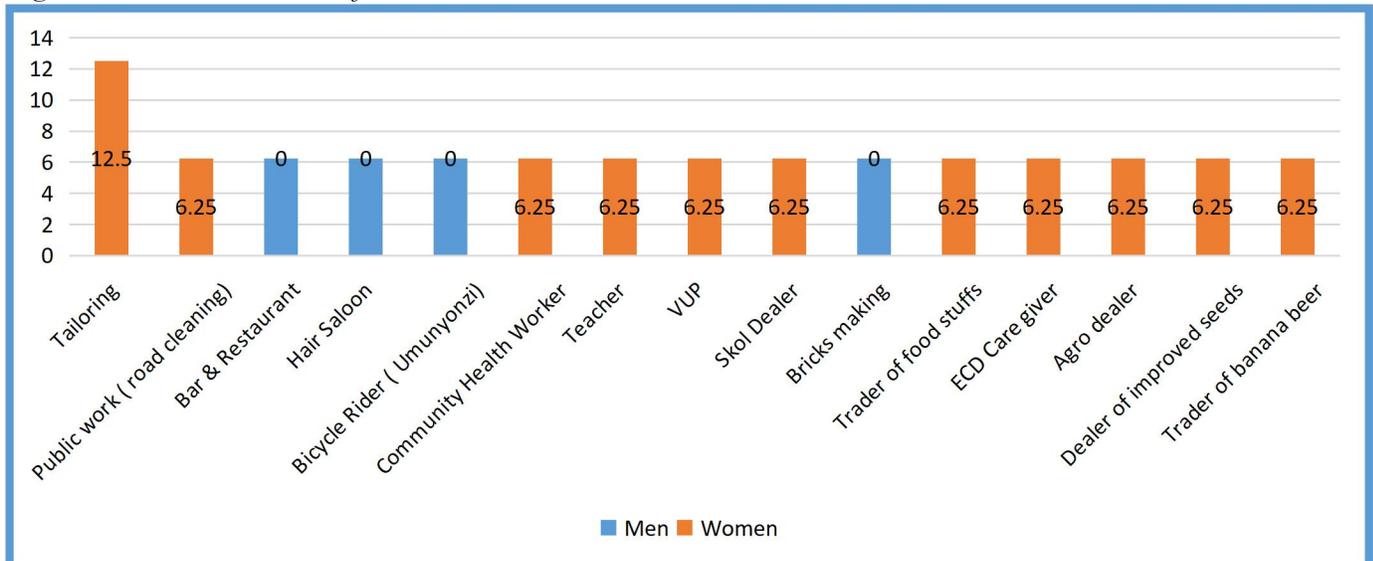
Figure 2 : Main Source of Monthly Income for smallholder farmers



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

As shown in figure 3, smallholder farmers have other source of small income including tailoring as confirmed by 12.5% of respondents, and road cleaning, VUP, trade of food stuffs, ECD care givers etc.

Figure 3 : Other Sources of Income



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022.

According to the recent Rwanda Household Survey 2019/2020; the Integrated Household Living Conditions Survey 6 (EICV 6) ( NISR MPI 2022 ), the poverty rate in Rwanda decreased from 58.9% of the population in 2000/2001 to 38.2% in 2016/2017 (using the national poverty line). Nevertheless, over one third of people are still below the poverty line and 16% are classed as extreme poor. Using the World Bank \$1.90 (PPP) poverty line for low-income countries, 55.5% of people in Rwanda are classed as poor. Poverty rates are higher in rural areas than in urban areas at the national poverty line. 43.7% of people in rural areas are poor and 18.1% are extreme poor compared to a 15.8% poverty rate and 5.8% extreme poverty rate in urban areas.

One can imagine how challenging to uplift this category of farmers from subsistence to the market-oriented agriculture without deliberate measures for effective financial inclusion.

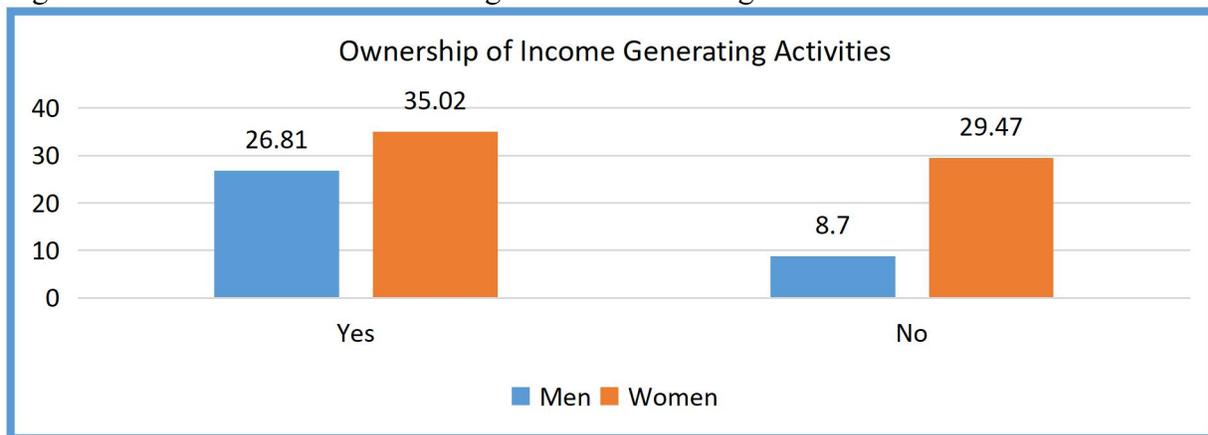
### 3.2. Smallholders Farmers' Assets

Under this section, the presentation of findings focusses on the smallholder farmers' income, knowledge about financial inclusion, their participation in saving groups, level of their family savings and access to loans. The general findings suggest that smallholder farmers have understood the importance of joining groups/associations or cooperatives. During FGDs across all districts of the assessment, participants revealed that in the absence of formal loans, smallholder farmers access loans Voluntary Saving and Lending/Loan Groups (VSLGs) as alternative sources of loans and investment in their agricultural and no-farm activities.

#### 3.2.1. Income Generating Activities & The Saving Culture

Findings in figure 4 show that 61.84 percent (n=256/414) of smallholder farmer respondents have income generating activities of whom 35.02 % of women and 26.81% of men.

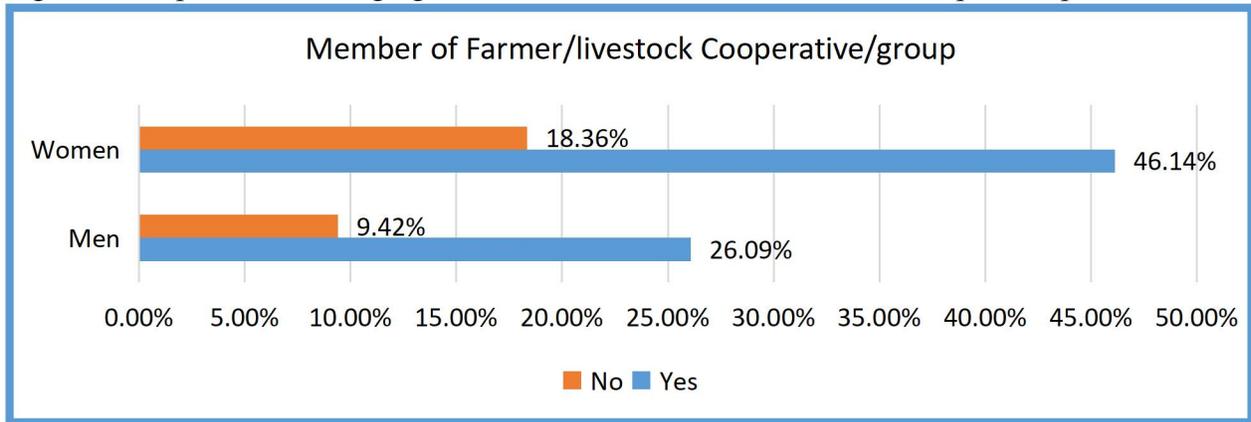
Figure 4: Smallholder Farmers owning Income Generating Activities



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

Details in figure 5 show that, 72.23% of respondents (n=299/ 414) belong to a smallholder farmers' group/association or a cooperative which does agriculture related activities; of whom 46.14% of women versus 26.09% of men. In general smallholder farmers' groups or cooperatives do produced for both subsistence and market supply to earn money. As discussed during FGDs across all 5 districts of the assessment, these groups have not yet obtained the status of formal cooperatives under Rwanda Cooperative Agency registration. They are still operating informally but recognized by local leaders at cell, sector and district levels.

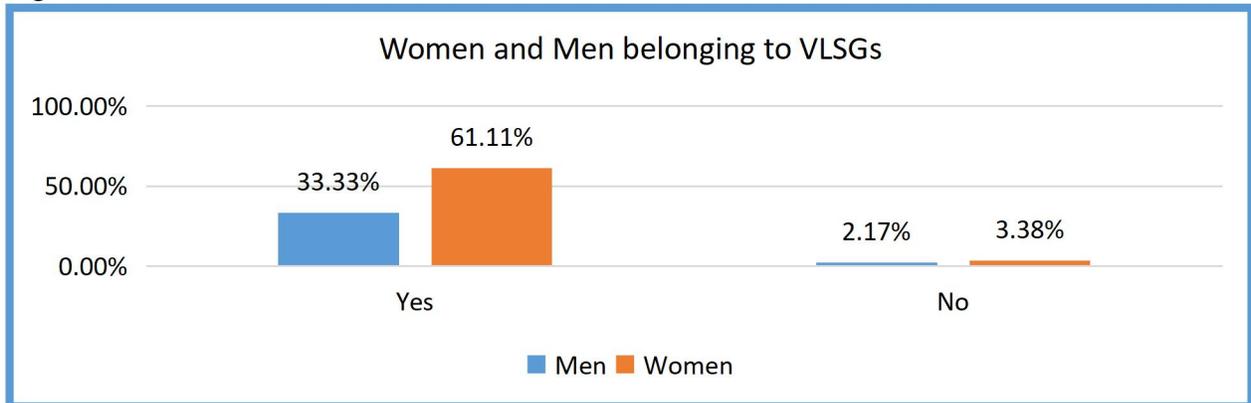
Figure 5: Respondents belonging to a Farmer / Livestock association/Group or cooperative



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

Statistics in Figure 6 report all 94.44% of respondents being members of Village Saving and Loan Groups (VSLGs) versus only 5.56% who don't belong to any VSLG. As clearly shown in figure 6, majority of respondents (61.11%) are women who reported being members of VSLGs.

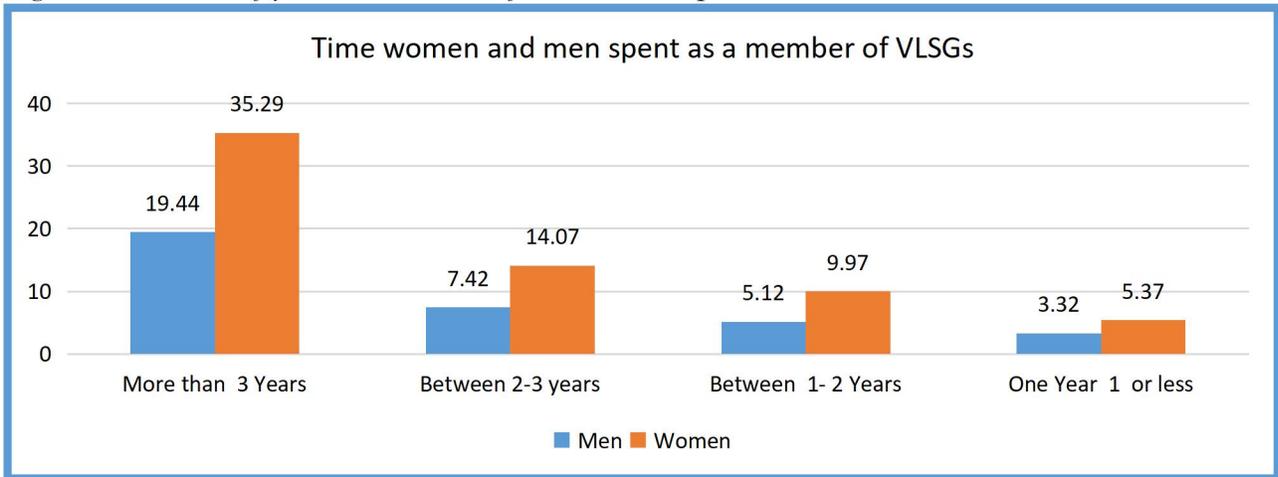
Figure 6: Smallholder Farmers who are members of the VSLGs



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

As for the number of years the smallholder farmers have spent in VSLGs, about 51.69% (n=214/414) have spent more than 3 years, 20.29% have spent between 2-3 years; 14.25% of respondents are members of VSLGs for between one and two years; and only 8.21% are members of VSLGs for less and/or one year (figure 7). A big percentage of women (35.29%) versus 19.44% of men have spent more than 3 years with VSLGs.

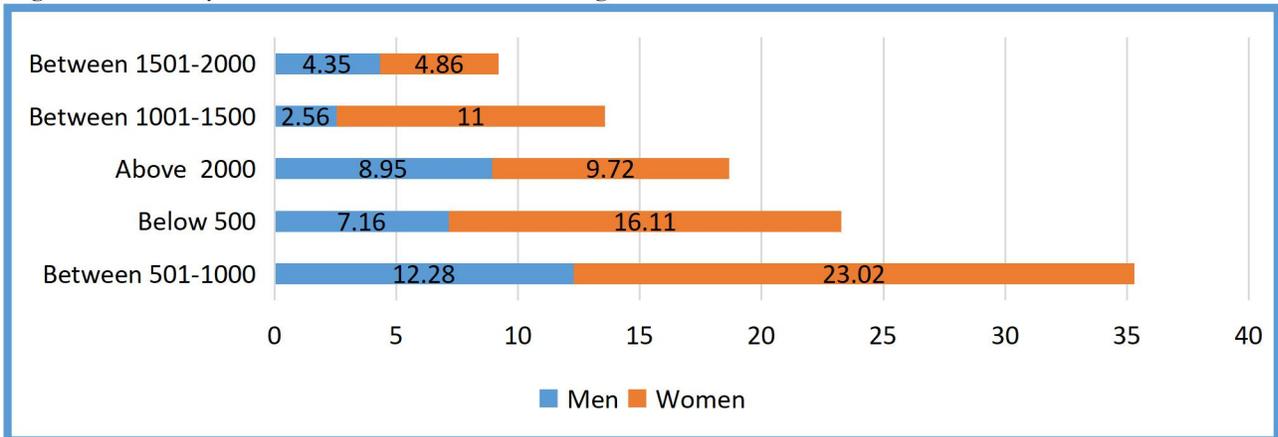
Figure 7: Number of years smallholder farmers have spent in VSLGs



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

The VSLGs have enabled famers to save and acquire small loans for their agricultural activities. However, the saving capacity among smallholder farmers is still very low. For instance, referring to weekly saving in their respective VSLGS, 33.33% (n=138/414) of respondents save between 501-1000 and 21.98% save below 500 Rwandan francs at a weekly basis and only 8.7% (n=36) can manage to save between 1501-2000 Rwfs (Figure 8)

Figure 8: Weekly Smallholder Farmers' Saving in VSLGs

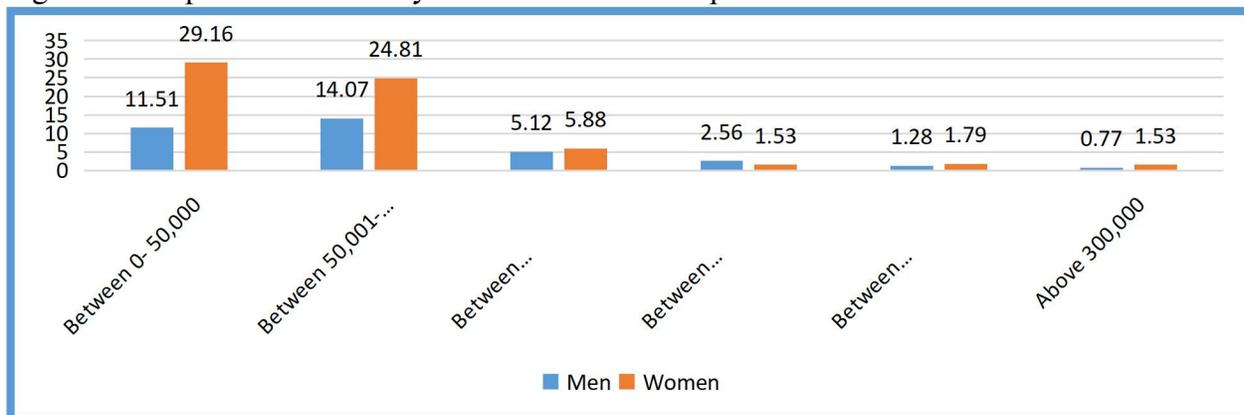


**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

**Monthly share of savings:** While smallholder farmers do not have monthly salaries like ordinary employed Rwandans, they do have their own arrangements/alternatives to save and share at a monthly basis. As shown in Figure 9, many respondents (40.66%) of whom 29.16% of women and 11.51% of men get from their respective VSLGs a monthly share of 0-50,000Rwfs, 38.88% share between 50,001-100,000 Rwfs; 10.39% get 100,001-150,000 while 2.7% (n=9) get above 300,000 Rwfs. Women are seen to be the ones having more share since they are also a big number in VSLGs. One can observe that their monthly shares are above the savings which can

explained by the fact that some respondents revealed having other sources of small income such as from VUP work, EDC support, cleaning etc.

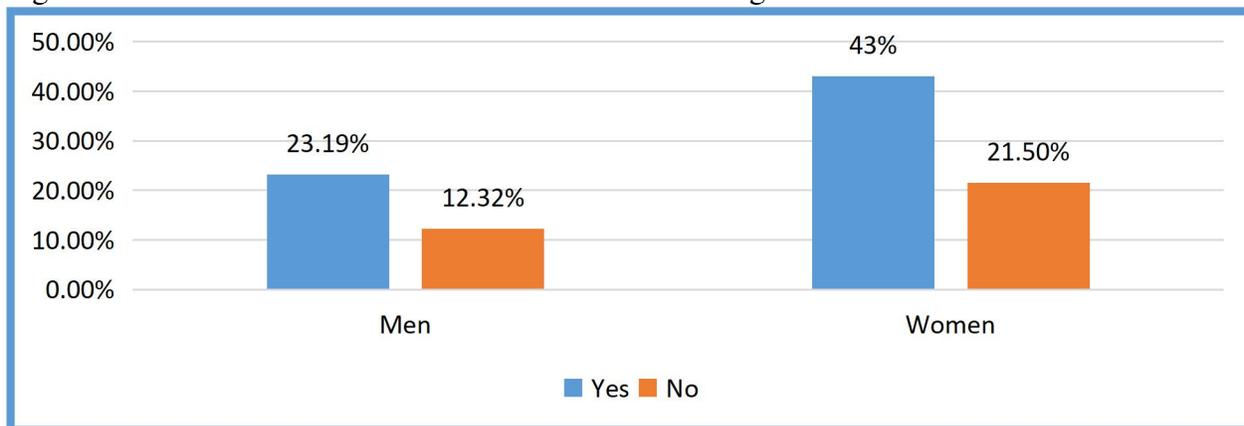
Figure 9 : Respondents' Monthly share-out in their Respective VSLGs



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

**Smallholder Farmers with Agriculture related business:** Thanks to the saving culture through informal channels such as farmers' groups and VSLGs, smallholder farmers have managed to start agriculture related business. 66 % n=274) of total respondents of whom 43% women and 23% of men reported having farming related business activities (Figure 10). As revealed during FGDs being occupied in farming activities does not prevent them from engaging in other small income generating activities such as beekeeping (Nyamagabe district for instance), tailoring (Nyanza district) which eventually contribute to their income.

Figure 10: Smallholder Farmers who have initiated farming related activities



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

According to the Strategic Plan for Agriculture Transformation (PSTA4, 2018-2024), in Rwanda, an agricultural cooperative is widely considered as a vital foundation that can help smallholder farmers to overcome constraints that hinder them from taking advantages of their business.

Participation in cooperative or other community group creates a platform for knowledge sharing among farmers, additionally, empowers economically smallholder farmers through enhancing their collective bargaining power, thus reduce risks of market failure. National statistics show that 12.6 percent of agricultural households belong to agricultural cooperatives. Crop producer’s cooperative have also emerged as the cooperative type with the highest agricultural households’ members (85.4 percent).

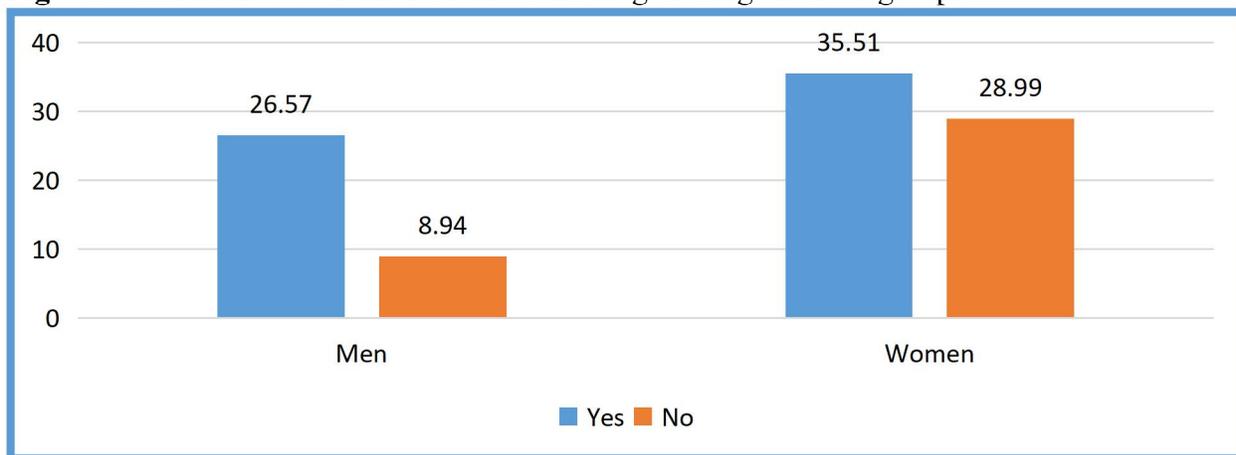
To boost **inclusive agricultural financial services, PSTA4 has put more emphasis on** providing technical and financial capacity to SACCOs other financial service providers and MFIs to develop appropriate agricultural financial products targeting smallholder farmers and MSME agribusinesses (PSTA 4, Priority Area 4). Similarly, the PSTA 4 has developed a National Insurance Scheme and scaled up the existing Agricultural Guarantee Scheme, under the Agricultural Development Fund in pillar 4; and Savings groups for vulnerable farmers are promoted to complement asset building initiatives.

Further efforts concentrate on capacity development and improved financial literacy and management, improved creditworthiness of producer cooperatives and SMEs, through digitalization of payments and publishing a directory of agribusiness enterprises. Women farmers and young entrepreneurs are targeted to facilitate more productive investments in farming and agribusinesses.

### 3.2.2. Financial Literacy

As shown in Figure 11, 44.45% of respondents (35.51% of women and 8.94% of men) reported having been trained on saving and loan management, while a big percentage (55.52) of whom 28.99% of women versus 26.57% of men have not been trained on the subject.

**Figure 11 :** Smallholder farmers trained on village saving and loan groups.

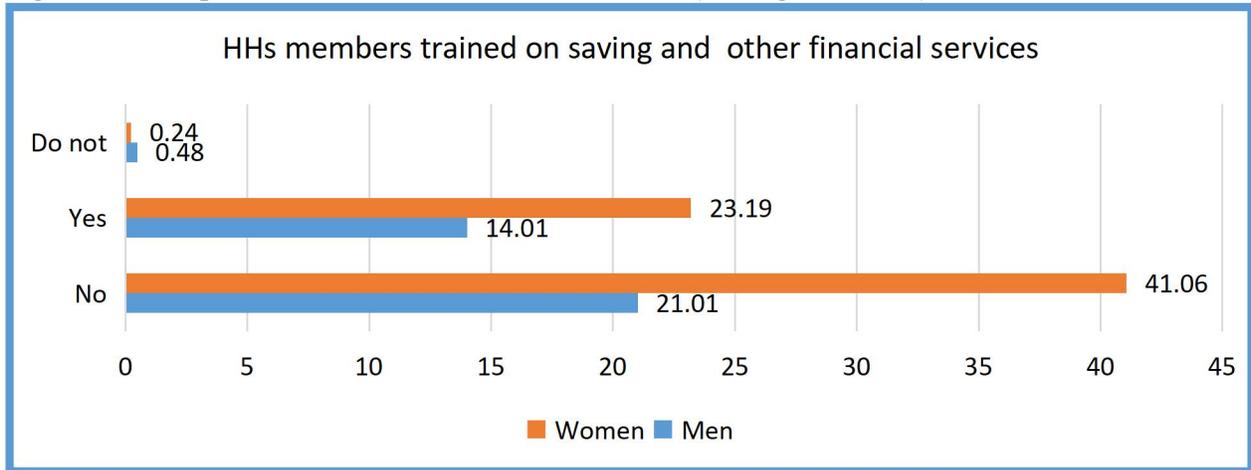


**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

Findings in figure 12, present the information about those participants who have been trained on financial services, (savings and loans). Only 37.2 (n=154/414) of whom 23.19% are women

versus 14.01% of men reported being trained. This means an average of 62.08% (n=257/414) are not yet trained (Figure 12).

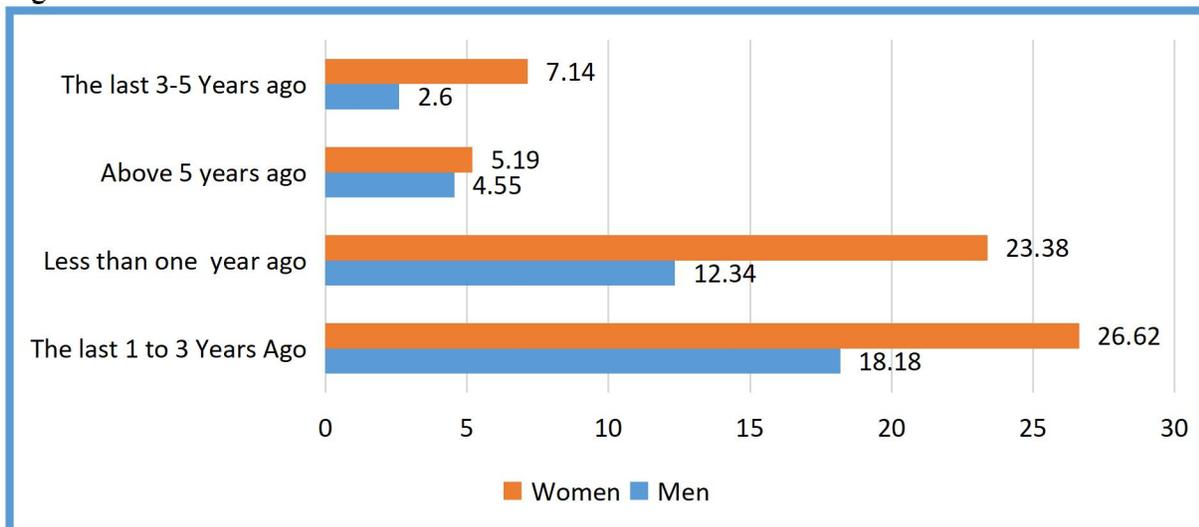
Figure 12 : Respondents trained on financial services ( saving and loans)



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

Findings in Figure 13 show that a big number of those who have been trained on financial services, 26.62% of women and 18.18% of men received their training over the last 1-3 years followed by those who have received it over the past one year (23.38% of women versus 12.34 % of men). The situation means that smallholder farmers do not have updated information about financial services.

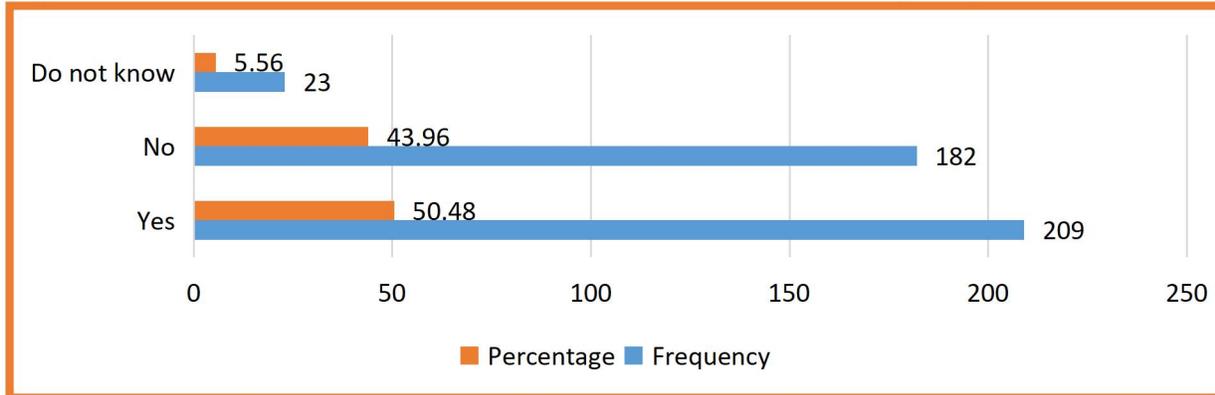
Figure 13 : The Last Time Smallholder Farmers were trained in Financial Services



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

The assessment data from Figure 14, present about smallholder farmers’ knowledge about the agriculture insurance services. As explained during FGDs, lack of insurance coverage of some crops make financial institutions reluctant to give to smallholder farmers credit for their agricultural activities. Fifty percent (50.48%; n=209) have heard about insurance services for agricultural activities versus 43.96% (n=182) did not.

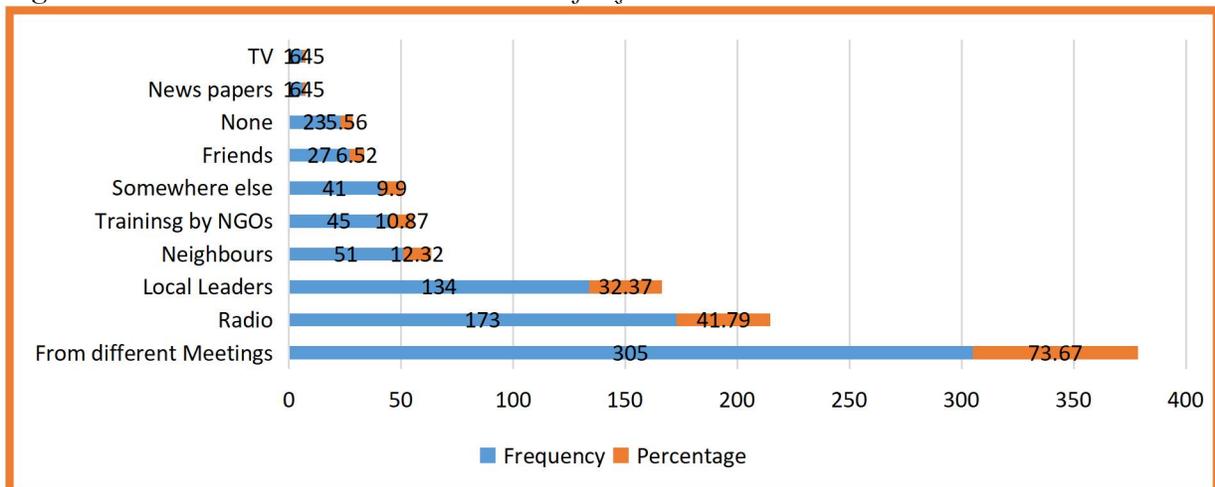
Figure 14: Smallholder Farmers who know about Insurance Services for agriculture



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

Findings in Figure 15 present details about the source of information about financial services including loans and insurance. Respondents had the possibilities to choose more than one source of information. “Meetings” were highlighted by 305 respondents (73.67%) as the main source of information followed by Radio (41.79%) and community leaders (32.37%). Other sources of information include neighbours (12.32%, and NGOs (10.87%), different sources (9.9% and Friends (6.52%).

Figure 15: Small Holder Farmers’ Source of Information about Financial Services



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

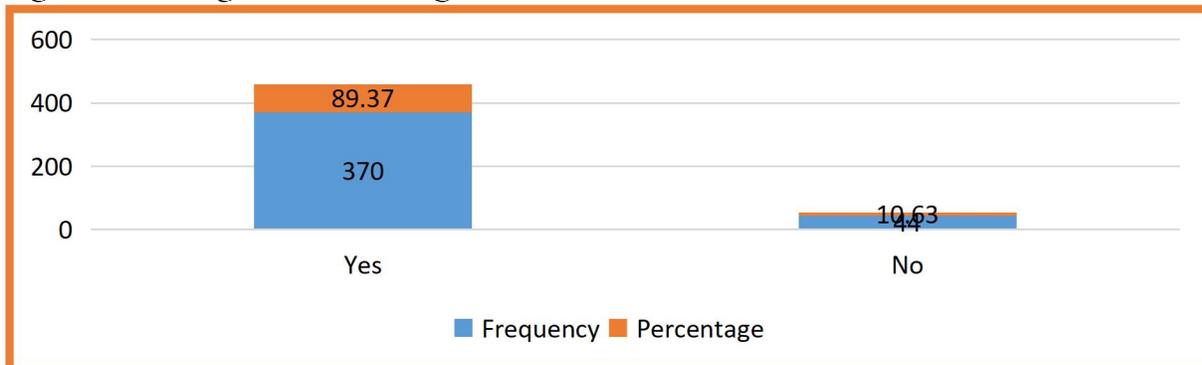
### 3.2.3. Limited Assets of Smallholder farmers

With a big percentage of respondents (33.09%) earning monthly income between 10,000-30,000 Rwf and 32.61% earning less than 10,000 a month it is hard to imagine that it is possible for interviewed smallholders to have collaterals to qualify for loans from either SACCOs and banks. During FGDs in Nyanza district, smallholder faced revealed that they do not even dare to apply for loans as they know already they do not fulfil collateral requirements. Across all districts, participants reported lack of properties including land, durable houses and enough money to be able to get banks loans. More the level of saving in the households of small holder farmers does not enable them to seek for significant loans.

#### Family Saving Situation

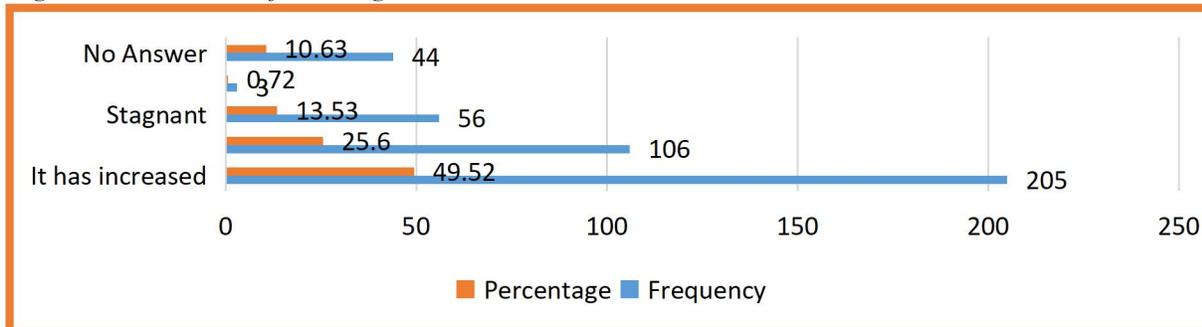
Findings in figure 16 show that 89.37% of interviewed smallholder farmers having been saving; and in figure 17, findings show that a big percentage of smallholder farmers (49.52%) reported their saving to have increased over the past 12 months of the assessment. The situation means that not all members of VSLGs manage to save regularly. FGDs revealed that some members miss out their weekly or monthly savings due to different family demands.

Figure 16: Saving Situation among Smallholder Famers' Families



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

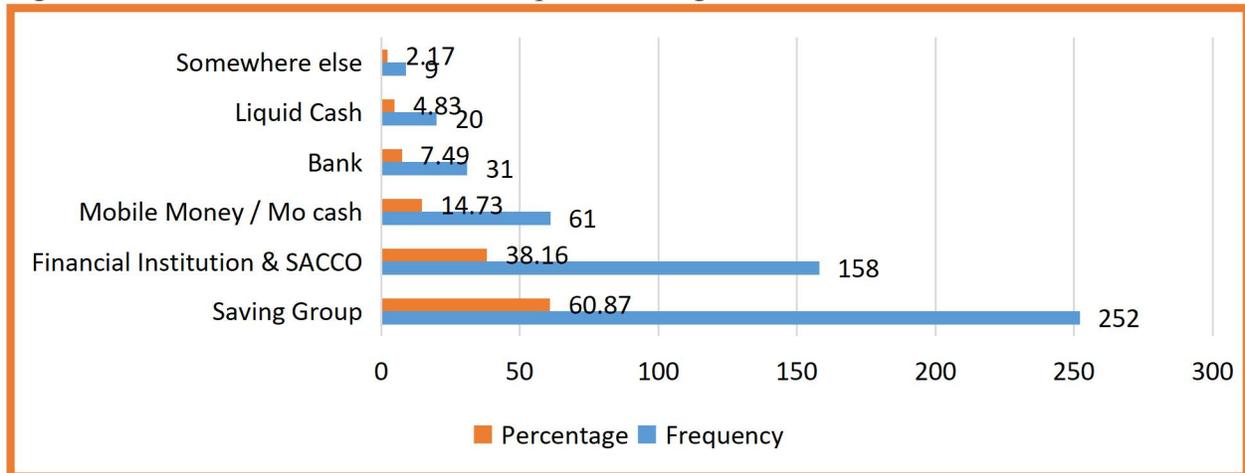
Figure 17 Increase of: Savings over the Past 12 months



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

In figure 18, findings show that 60.87% (n=252) of interviewed smallholder farmers keep their saving in saving groups (tontine) versus 38.16% (n=158) who keep their saving in either SACCO or any other micro finance institution. Only 7.83% keep their saving in banks while 4.83% reported keeping their saving in cash at home.

Figure 18: How Smallholder Farmers Keep their savings



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

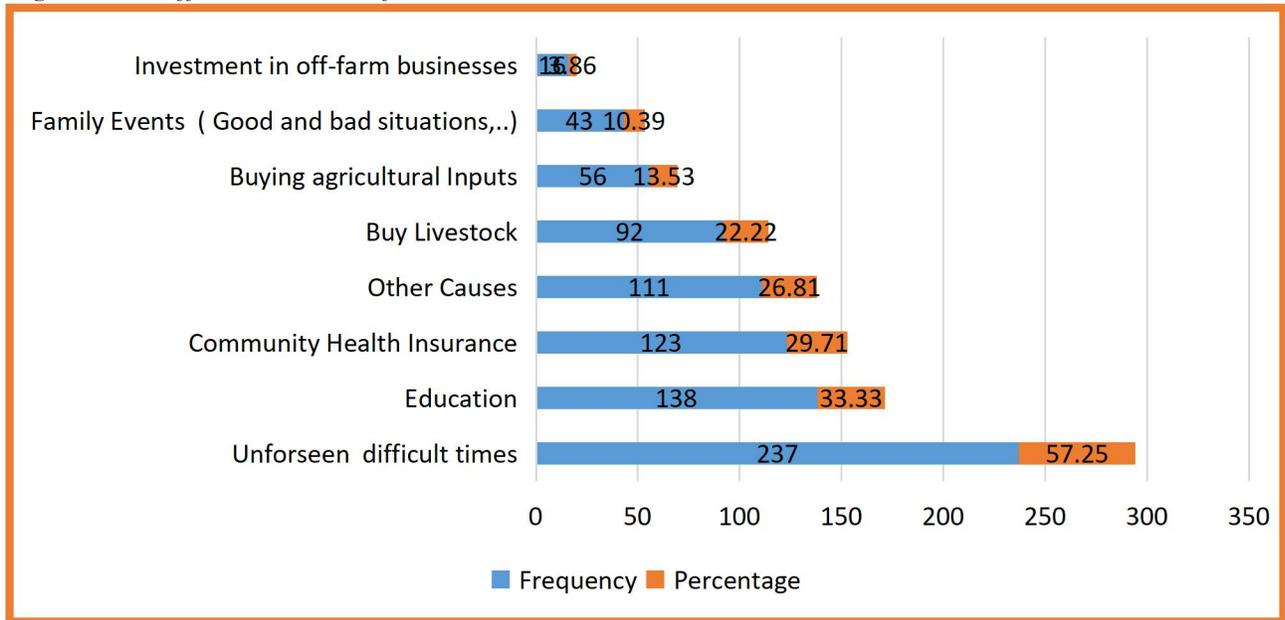
During FGDs participants revealed that when the saving group is about sharing at monthly basis, they may not need a bank account but rather give their weekly or monthly contributions to one member in a rotating system. Momo Cash/Mobile money is become another venue for keeping saving for smallholder farmers as shown by 14.73% (n=61) of respondents who reported keeping their savings on Mobile Money. FGD with women smallholder farmers in Nyanza districts, informed the assessment about the benefits of saving on MOMO cash: 1) accessing your money back as soon as you want it instead of walking distance to SACCO and queuing over there for your money; 2) as you save on MOMO Cash you keep increasing your chances of increasing the money you can borrow from MOMO Cash.

One woman in Nyanza district shared her exciting experience during FGD:

*“I can now borrow from MOMO Cash a loan 170,000 Rwfs to be paid back in three months and only pay an interest of 4% in total because she has been saving for several months. This service is rapid and cheap as I do all operations on my small phone without walking long distance to SACCO. And with the money I can buy quick improved seeds and pay other farmers working on my land.”*

Findings in figure19, demonstrate that smallholder farmers have different purposes of saving including Planning and saving for unforeseen circumstances come on top with 57.25% (n=237), followed by education (33.33%), health Insurance (29.71%) livestock (22.22%) and buying agricultural inputs (13.35%). During FGDs, participants revealed that there are some other reasons for saving such anticipating the start-up capital, buying a piece of land, buying household equipment and materials (mattress, telephones etc.)

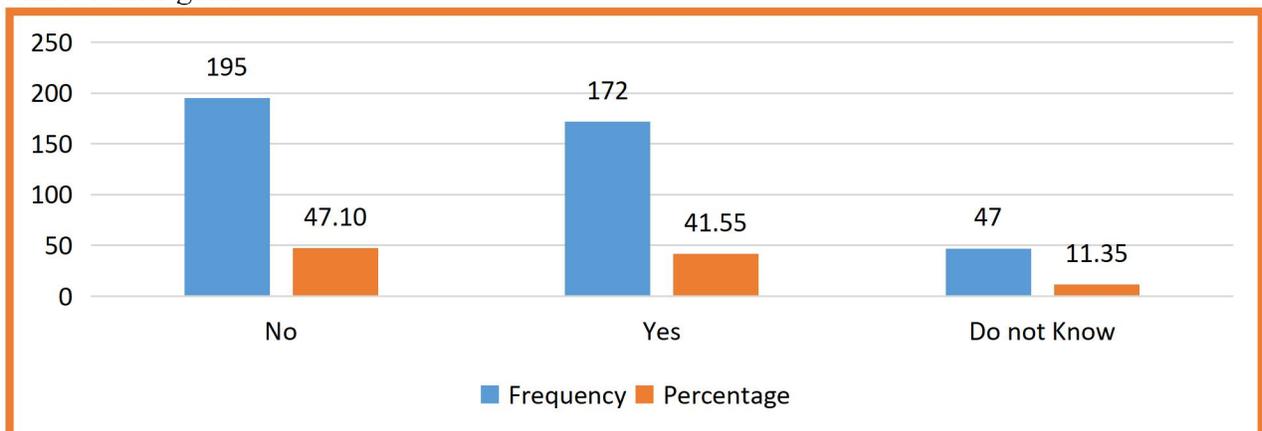
Figure 19: Different Reasons for Smallholder Farmers to save



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

With regards to the contribution of family saving in achieving set goals of smallholder farmers, findings in figure 20 clearly state that performed savings cannot enable them realize their goals including their agricultural activities. A significant percentage (47.10%) of respondents reported their saving not be able to help them achieve their goals while 41.55% were satisfied. The situation means almost half smallholder farmers do not cover demands of their agricultural activities.

Figure 20: Contribution of Savings in achieving goals of Smallholder Farmers Enable them to achieve their goals



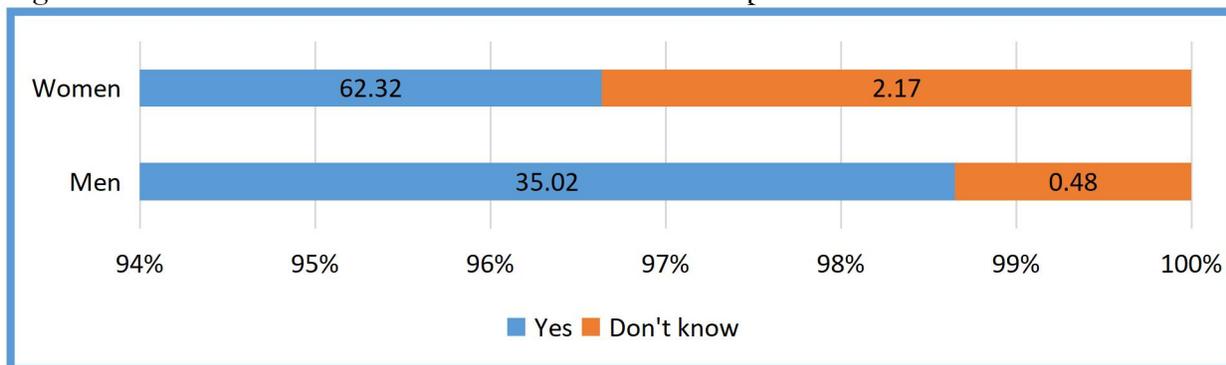
**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

## Access to Financial Services

Under this section, access to financial services is not limited to formal financial services but rather widens to other venues that enable smallholder farmers access finances to invest in their daily agricultural activities. Findings vary from the availability of financial institutions in locations of smallholder farmers to the type of financial institutions, the borrowing level of farmers as well as the obtaining of loans/credits.

**Availability, Accessibility of Financial Services by Smallholder Farmers:** Findings in Figure 21 97.34% (n=403) of respondents (of who 62.32% of women versus 35.02% of men) reported the existence of financial service providers in their sectors. During FGDs across all five districts of the assessment, reported about SACCO being the big player in financial services provision at sector level.

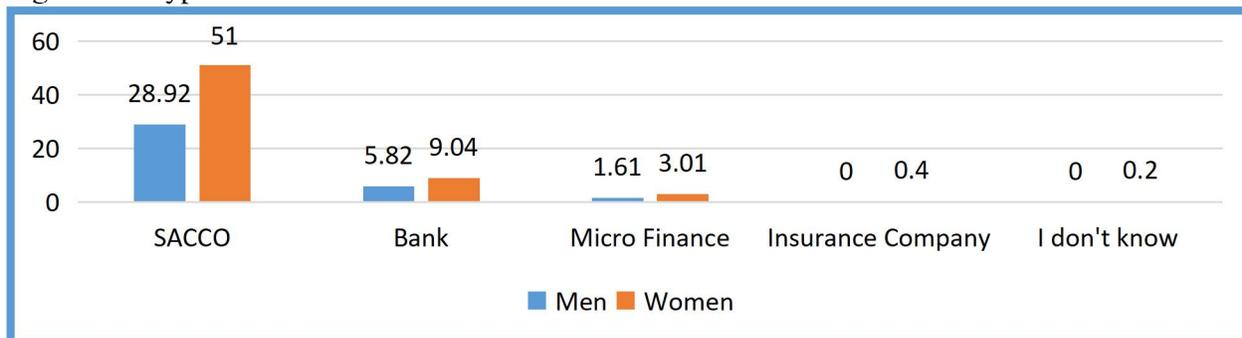
Figure 21: Existence of Financial Service Providers in respondents' sectors



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

**Type of Available Financial Services:** Figure 22 shows that The UMURENGE SACCO predominately remains the most present financial service provider in rural communities to serve smallholder farmers as confirmed by 96.14% (n=398) of respondents of whom 51% of women.

Figure 22: Type of Financial Institutions in sectors



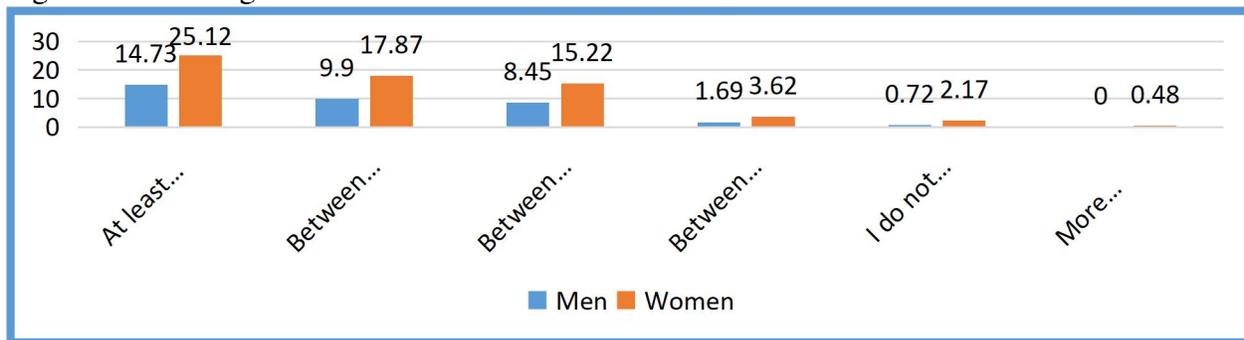
**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

In Rwanda each administrative sector has got at least one SACCO. Since 2009 when the first U-SACCO was established there are 416 U-SACCO (BNR, 2022). The U-SACCO is designed as the National Savings Mobilisation Strategy for creating inclusive financial systems in Rwanda.

As confirmed by 14.86% of respondents (of whom 9.04% of women), banks are ranked second by 17.87% while micro finance institutions are ranked in the third position. During FGDs it was noted that apart from SACCO, Bank Populaire has main branches in different sectors while COOPEDU/Duterimbere and Urwego Opportunity Banks also have some representations in rural sectors. Equity Bank is dispatching agents in business centres even in rural communities.

**Accessibility to financial services providers** in terms of walking distance: Findings in Figure 23 indicate 39.85% of respondents of whom 25.12% women, walk at least 30 minutes to reach them versus 27.78% (of whom 17.87% of women) who reported walking between 30 minutes and one hour. Those who walk between 1-2 hours are 23.67% (of whom 15.22% of women) versus 5.31% (of whom 3.62% of women) who walk between 2-3 hours. As Rwanda strives to ensure 100% of financial inclusion by 2024 (PSTA4; 2018-2024), more attention should be paid on reducing walking distances for all Rwandan especially smallholder farmers either by strengthening the Mobile Money and / or Equity and BK Agent Services models. The approach would ensure proxy- financial services for smallholder farmers.

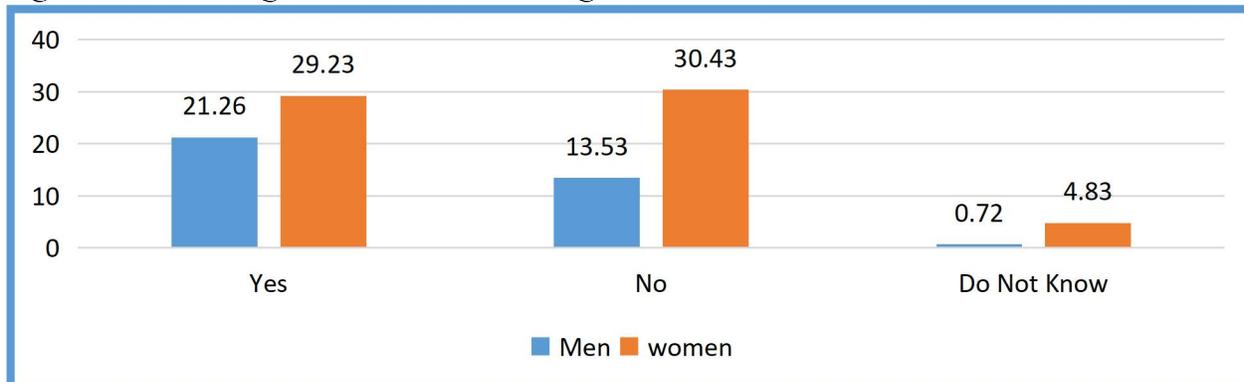
Figure 23: Walking distance to Financial Service Providers for smallholder Farmers



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

Findings in figure 24, show that 50.49% of respondents (29.23% of women and 21.26% of men) know about insurance for the agriculture activities, which is one of the considerations for banks to give credit to farmers.

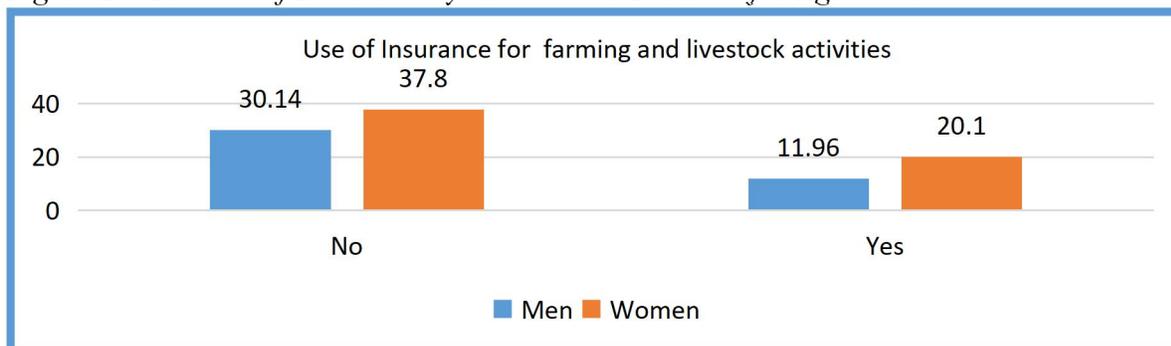
Figure 24: Knowledge about Insurance for Agriculture Activities



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

With regards to the use of insurance by smallholder farmers for their agriculture, 32.06% of whom 20.1% women versus 11.96% of men reported using it, 67.94% answered negatively (Figure 25). During FGDs, the assessment learnt that those smallholder farmers using insurance are involved in piggery projects (Nyamagabe District), Rice and Maize (Nyagatare district) not as individual farmers but rather as a farmer group.

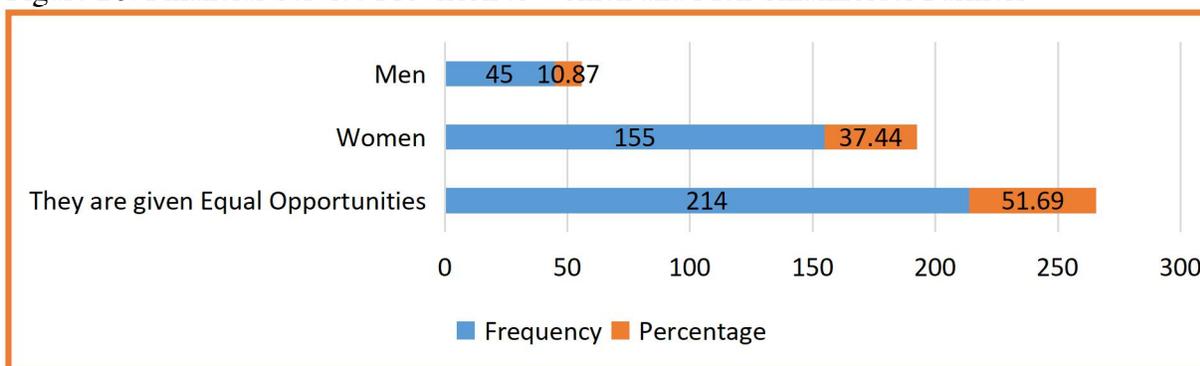
Figure 25: The Use of Insurance by Smallholder Farmers for Agricultural activities



Source: CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

Findings in figure 26 show that both women and men are provided financial services equally as confirmed by 51.69% versus 37.44% of those who think women are served better than men. During FGDs, both women and men acknowledge the fact that there are some specific financial packages for women provided by Duterimbere, Urwego Opportunity Bank and BDF while men do not have them; hence a significant percentage (37.44%) who think women are served better than men.

Figure 26: Financial Service Provision to women and Men Smallholder Farmers

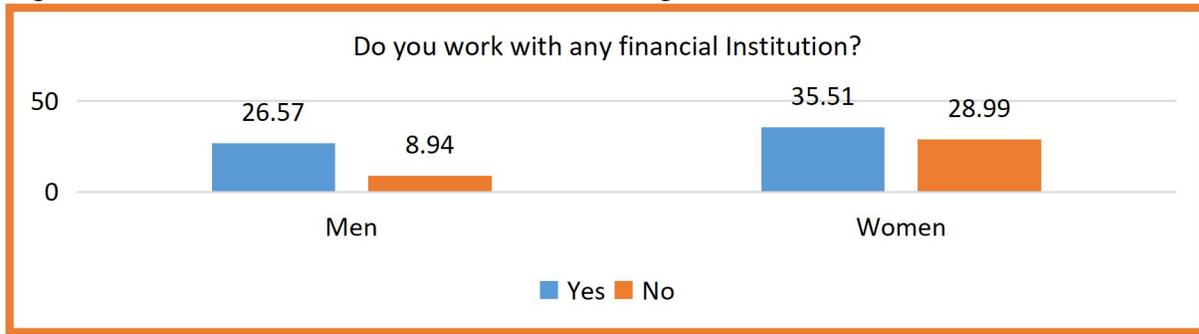


Source: CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

### 3.2.4. The use of Financial Services by Smallholder Farmers

As demonstrated in figure 27, more women (35.51%) than men (26.57%) smallholder farmers are working with financial institutions. In general, when women and men are combined, 62.08% (n=) of smallholder farmers are working with financial services providers.

Figure 27: Number of Smallholder Farmers working with Financial Institutions



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

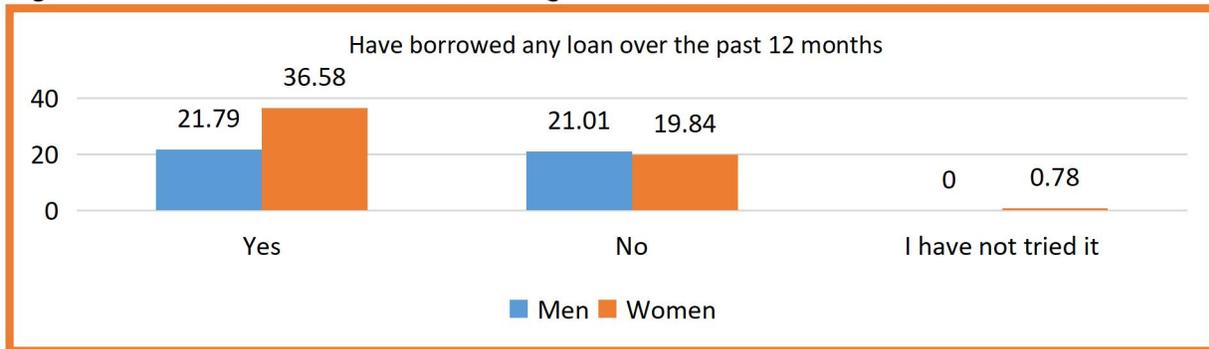
Findings in figure 28 demonstrate smallholder farmers' level of borrowing from financial institutions. In total, 58.37% of smallholder respondents of whom 36.58% of women versus 21.79% of men reported to have borrowed from financial institutions versus 40.85% of whom 19.84% of women versus 221.01% of men who did not. The situation might explain that either men have other sources of income which enable them to not borrow or women are more involved in agricultural activities and therefore are the ones to even borrow.

During FGDs in all five districts of the assessment, female participants revealed that normally men can easily get casual work in construction sites while women are obliged to always rely on the farming group/associations from where they can borrow. Another key information is that women may find themselves in different farming groups therefore increasing her possibilities and opportunities of borrowing from more than one tontine.

In Nyanza district for example women in FGDs reported:

*“Today you may be in farming group supported by Action Aid Rwanda and at the same time below to another group supported by IMBARAGA. And if you contribute your weekly or monthly share in those two groups, you have more opportunities to borrow for the two groups.”*

Figure 28 : Smallholder Farmers borrowing from financial Institutions

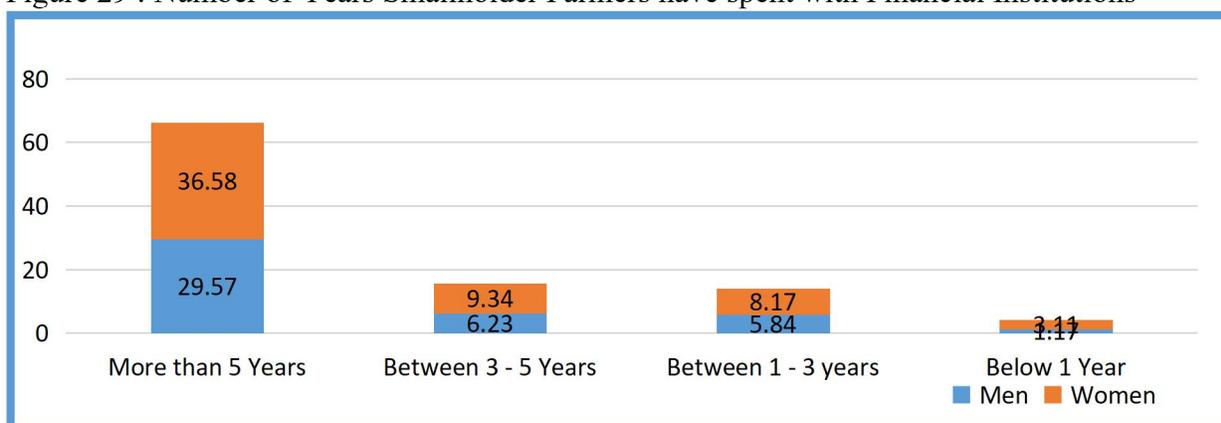


**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

Though the level of borrowing of smallholder farmers is still below 50%, they have spent many years with the financial services providers. Findings in figure 29 show that more women

(36.58%) than men (29.57%) have spent above 5 years with financial institutions, 15.57% (of whom 9.34% of women) have spent between 3-5 years, 14.01% spent between 1-2 years and only 4.28% below one year. Once again, women prove to have spent more years with financial institutions. It is important to highlight, here we are talking mainly about SACCOs. During FGDs, participants informed that men often have bank accounts in banks rather than in SACCOs, which might explain the low level of years that men have spent with MFIs.

Figure 29 : Number of Years Smallholder Farmers have spent with Financial Institutions

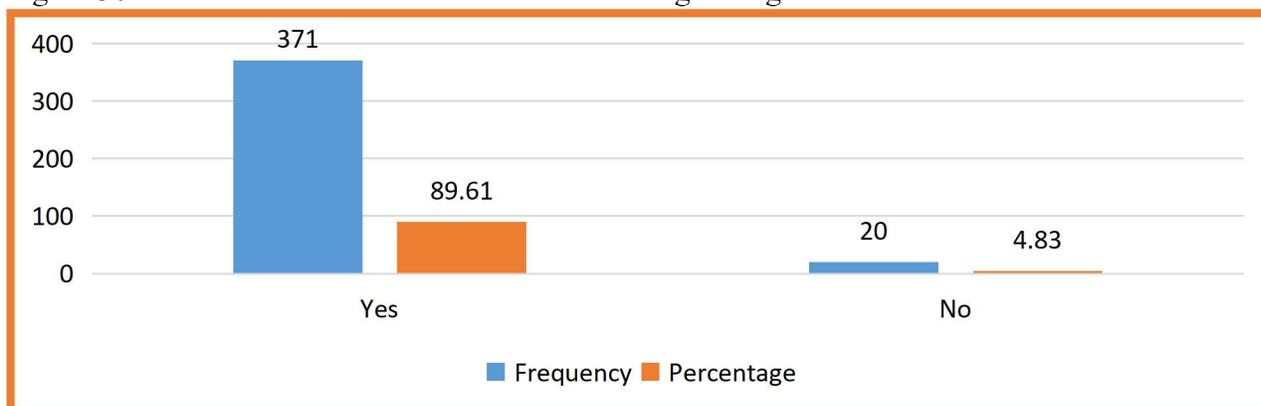


**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

### 3.2.5. Majority of smallholder farmers borrow for agricultural activities

The assessment went further to understand whether the period spent working with financial service providers has increase their level of borrowing. Both key Informants at sector and district level and participants to FGDs informed about the fact that most of smallholder farmers still rely on Tontines to borrow money for their activities. Asked whether they have sought a loan for agricultural activities 89.61% of respondent smallholder farmers reported to have borrowed versus only 4.83% who did not (Figure 30).

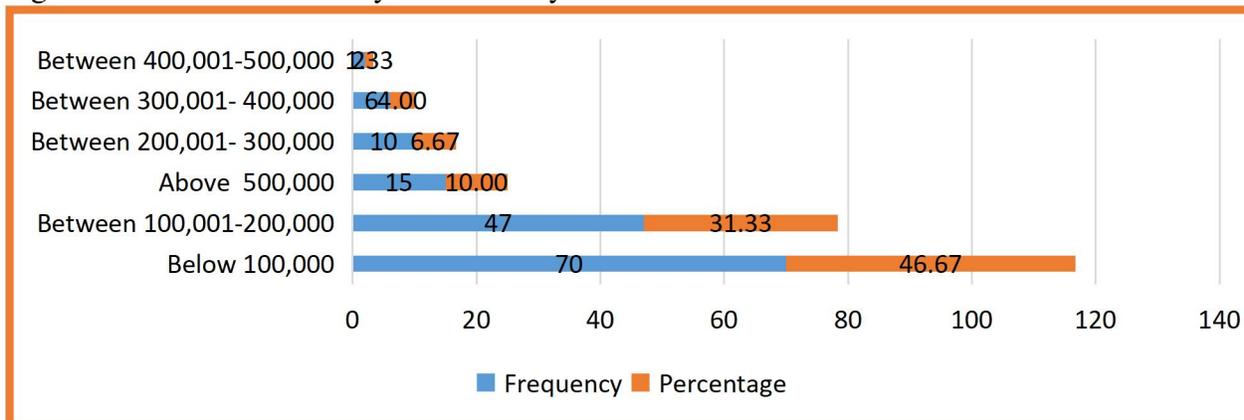
Figure 30 : Level of Smallholder Farmers Borrowing for agricultural activities



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

The amount of loan obtained by borrowers to use in agricultural activities is still low compared to their needs. In total 150 out of 414 respondents answered this question. In total 70 out of 150 respondents (46.67%) who acquired loan over the past 12 months, sought a loan below 100,000 Rwfs, followed by 31.33 (n=47) who asked between 100,000-200,000 only 2 asked between 400,00-500,000, 10% (n=15) asked above 500,000 Rwfs (Figure 31).

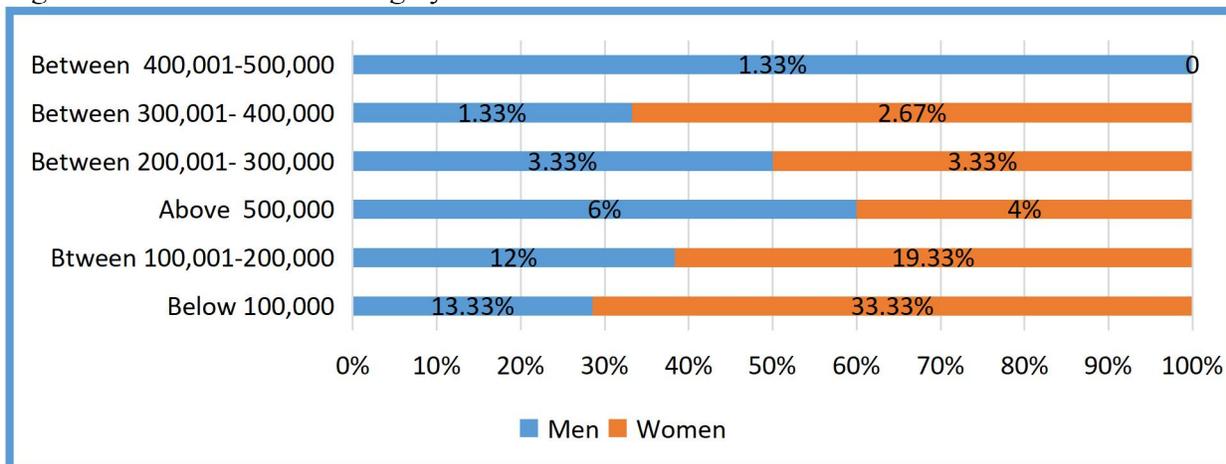
Figure 31 : Amount of Money Borrowed by Smallholder Farmers



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

With regards to the level of borrowing among women and men (Figure 32), 33.33% of women versus 13.33% of men borrow below 100,000 Rwfs; 19.33% of women versus 12% of men borrow between 100,001-200,000Rwfs while 4% of women versus 6% of men borrow above 500,000 Rwfs. Although the situation still requires improvement, the assessment is impressed about the level of borrowing among women, especially thanks to the VSLGs (Figure 32).

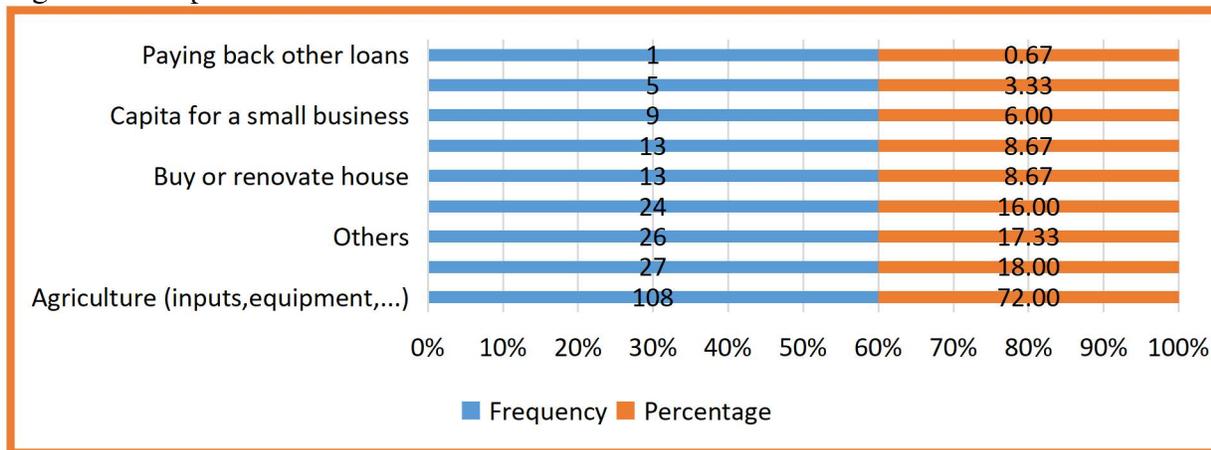
Figure 32 : Level of Borrowing by Women and Men



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

As stated in figure 33 below, 72% of those smallholder farmers who borrowed, they did it their farming activities, 18% did it for livestock medicines and equipment and 16% did for education purpose. However, provided loans to smallholder farmers are enough for agricultural activities.

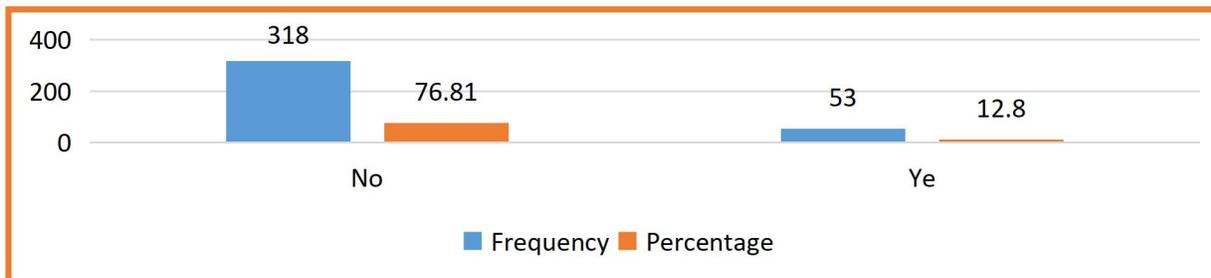
Figure 33: Purpose of the Loan for Smallholder Farmers



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

Asked whether the borrowed Loans are enough for their agriculture activities, 78% (n=318/414) responded negatively versus only 16% who reported their loans being enough for their agricultural activities (Figure 34).

Figure 34: Smallholders Perceived their Loans not being enough for their Agricultural Activities



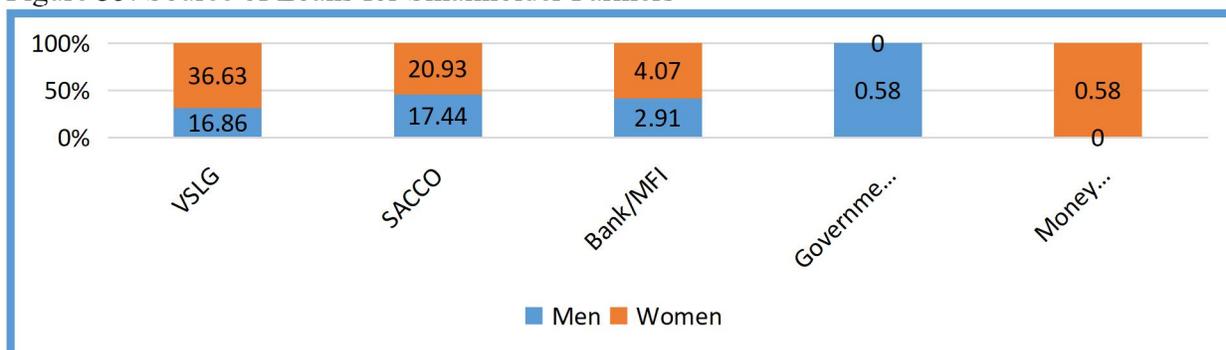
**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

During FGDs, participants revealed that they fear to borrow as prices of agricultural inputs such as improved seeds and fertilizers have more than tripled. For instance, in Nyagatare district smallholder farmers in FGD revealed: “We do have money to buy fertilizers for our Maize as NKUNGANIRE is no longer applied the same way it was done before; the government contributions (Top Ups) have reduced. During FGDs in Nyaruguru district, some participants reported: ”We hear the UKRAINE war led to the increase of prices, we cannot even afford buying beans to plant. Can you Imagine 900 Rwfs for 1KG of beans! and we do not have any other source of income.”

### 3.2.6. VSLGs remain the major Source of Loans for smallholder Farmers

Despite tremendous efforts that Rwanda has put in mechanisms to increase access to finance for farmers including lease financing and insurance with a focus on priority value chains and its plans to double credit to the agriculture sector from 5.2% (2017) to 10.4% in 2024 (PSTA4, 2018), smallholder farmers continue to rely on their tontines in rural communities as an alternative to access finances for their agricultural activities. Asked to name the source of their loans, 53.49% of respondents (of whom 36.63% of women) reported to have got their loans from VSLGs, 38.73% got them from SACCO (of whom 20.93% of women) and only 6.98% from Banks (Figure 35). Other sources include some Government Initiatives (VUP) and individuals.

Figure 35: Source of Loans for Smallholder Farmers'



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

According to the national statistics from the 2019/2020 EICV6 (NISR,2020), only 17.5% of the general population had borrowed of whom 53% had borrowed from Tontine (a form of VSLGs) and friends respectively, 6,3% had borrowed from SACCOs and only 4.8% had borrowed from credited banks (figure 36). The most common element of this assessment and the EICV6 findings is that there is still a big percentage of Rwandan are borrowing from Tontines or from Friends, which reveals a lot about complications accessing formal loans.

Figure 36: EICV6 (2019-2020) Findings about Borrowing

Indicator	RHHS 2019/2020	
Percentage (%) of households with credit, currently or in last 12 months prior to the survey interview	HH currently has outstanding loan(s)	
	HH borrowed in last 12 months - all repaid	
	No loan-did not request	
	Requested loan-refused	
	Commercial Bank	
Percentage (%) of households with credit from various sources	Borrowed from relative	
	Credit cooperative	
	Tontine	
	Informal lenders	
	Microfinance	
	VUP financial service Loan	
	Ubudehe loan	
	SACCOs	
	Employer loan	
	Other	
Percentage (%) of population aged 18+ years with a bank account, and by sex	All Rwanda	
	Sex	Male
		Female

### 3.2.7. High Risking Investing in Small Scale Agriculture

Many smallholder farmers in all five districts of the assessment have expressed their big worries about the rampant cost of fertilizers which they say may result in lower production. Agricultural inputs have progressively become very expensive for smallholder Farmers to afford. Without predicting the good harvest mainly due to changes in climate, smallholder farmers informed even banks and micro finance Institutions are hesitant to provide loans for farmers especially those who in non-insured crops. According to the prices on the market in August 2022, a kilogramme of diammonium phosphate (DAP) was Rwf733 in Rulindo district up from Rwf480 in December 2021. NPK (17: 17: 17) increased from Rwf620 to Rwf813 while urea, which costed Rwf462, is was Rwf664 in the same period (MINAGRI, 2022). It is worth noting that despite increased Government financial support to lower the fertiliser costs, local farmers have to pay Rwf768 for a kilogramme of urea, representing an increase of about 40 per cent from Rwf462 in 2020.

The analysis of the national budget allocation to agriculture sector showed that over Rwf153 billion proposed budget for the agriculture sector in the next fiscal year, will focus on increasing food production through containing the rising of costs for agricultural inputs (especially fertilizers and ensuring food security amid the growing commodity prices (MINAGRI, September 2022). The proposed spending on agriculture sector for the fiscal year 2022/2023 has decrease of 4.4% (Rwf7.2 billion) of the budget allocated to the agriculture sector. The seeds and fertilisers were allocated Rwf31 billion, implying a gap of Rwf25.8 billion which could lead to getting less of such farm inputs. Food insecurity is another factor that lending institutions have been watching keenly. Food availability in rural areas is increasing becoming a big problem as food commodities have become very expensive.

The number of rural households that are stressed has likely reached a peak during the ongoing minor lean season (MINECOFIN, August 2022) due to atypically high food and transport prices. For example, in Nyamagabe and Rulindo districts, participants to FGDs reported that retail rice and sugar prices have risen by 20-70 percent and 60-120 percent, respectively, since January 2022, while the price of retail cooking oil has risen by about 150 percent. Overall, price hikes are sharpest for imported products, driven by tight regional supply and global food and fuel price shocks following the fighting in UKRAINE.

In Nyaruguru district, Key Informants reported that, despite increased Government financial support to lower the fertilizer costs, local farmers have to pay Rwf768 for a kilogramme of urea, representing an increase of about 40 per cent from Rwf462 in 2020. In Rulindo district and Nyanza districts, For DAP (diammonium phosphate), a kilogramme costs Rwf932 by the time of assessment a rise of 47 per cent from Rwf480 in 2020. MINAGRI reported in June 2022 that the price of NPK (nitrogen, phosphorus, and potassium), rose by about 30 per cent to Rwf882 from Rwf620 in 2020. Key Informant at Bank of Kigali informed: ***“When there is limited access to fertilizers, farm produce becomes expensive. The financial institutions watch out to scrutinize the market fluctuations before they can provide loans to farmers. So there is a lot at stake mainly big concern about the high risks in investing in the agriculture sector at stake.”*** He warned.

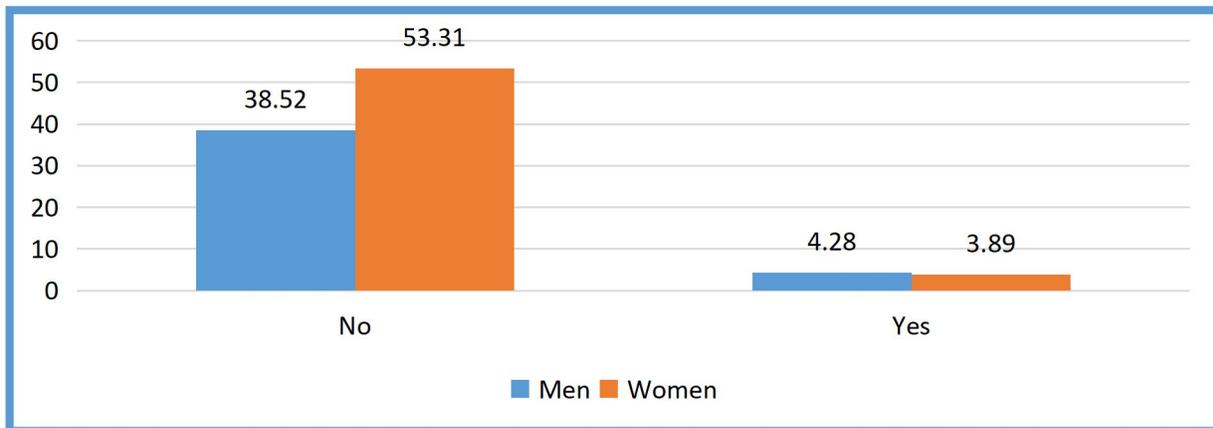
Key Informant at MINAGRI acknowledged the dangers that smallholder farmers face in accessing fertilizers: ***“We are in a global crisis, and our smallholder farmers suffer the most.***

*But this is a call to even invest more in our agriculture sector because it remains the way out to get rid of the global effects on our economy. The government of Rwanda will do everything to support farmers so that there is food security” He said.*

### 3.2.8. Smallholder Farmers Being Denied Loans/Credits

Findings in figure 37 report the representation of women and men who were denied loans when they applied for it. Only 257 out of 414 respondents answered to this question. Findings state that actually borrowers are not denied loans as confirmed by 92.83% of whom 53.31% of women versus 38.52% of men who reported not being denied the loan when they applied for it.

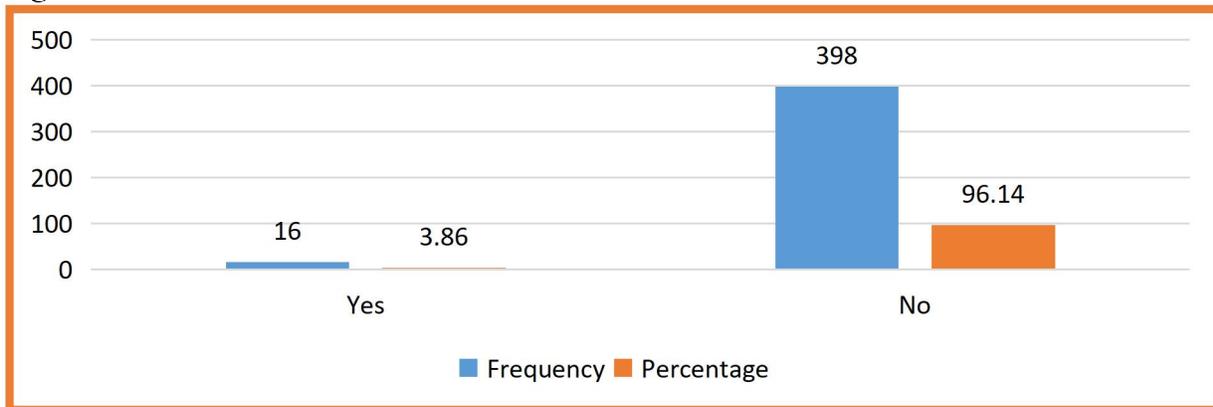
Figure 37 : Smallholder Farmers who sought Loans from SACCOs and Banks and were refused the loan/credit



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

As shown in figure 38, Only 8.17% of respondents (of whom 4.28% of men) informed having applied for loan either from SACCO or banks but were denied it. Out of 4.28% who were denied the loan, 3.36% were provided reasons of loan refusal (Figure 38); which is a good sign of improvement.

Figure 38: Feedback about Loan refusal



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

Key Informants from MINECOFIN and MINAGRI have all shared the fact that Rwanda has put in place mechanisms to increase access to finance for farmers; and as specified under PSTA 4, a comprehensive agricultural ecosystem financing program including the lease financing and insurance with a focus on priority value chains has been initiated. As a result, Credit to Agriculture sector (primary farming and agro processing in agriculture, fisheries & livestock) as percentage of total loans (all sectors) is expected to double from 5.2% (2017) to 10.4% in 2024.

Rwanda has also adopted strategies and programs to build economic resilience among citizens including smallholder farmers: Savings and Credit Cooperatives (SACCOs) and Micro-Finance Institutions such as BDF, VisionFinance, Duterimebere, Urwego Opportunity Bank, Nguriza Nshore, VUP financial services, Income generating activities. By principle category 1 of Ubudehe, should be getting soft loans at low interest from SACCOs in line with the Government commitment of offering Soft loans with low (for instance in SACCO on average it is 2% per year) or no interest to be used by Category 1. However, from FGDs across all five districts of the assessment, this opportunity is not being applied because smallholder farmers are not aware of it. During field assessment, smallholder farmers reported some financial service providers to disregard them as they revealed during FGDs:

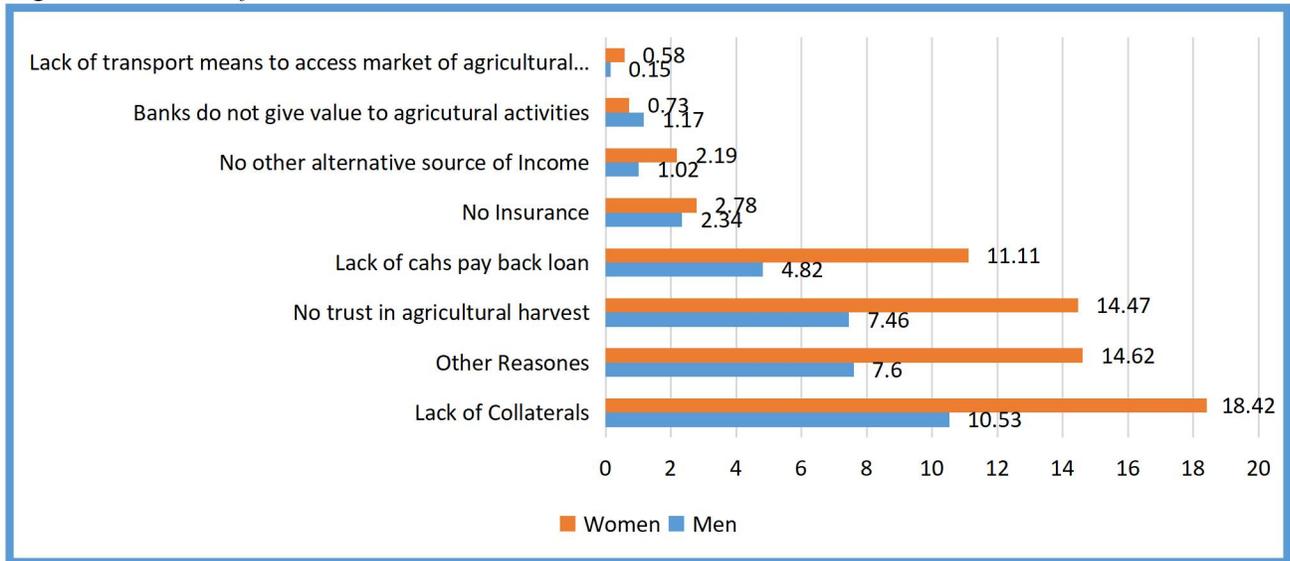
*“Smallholder farmers, we are often perceived as too poor to be engaged in financial management, yet our saving group has opened bank account in SACCO. Sometimes you feel withdrawing all your group money from SACCO and keep in a group box.” A group leader from Nyamagabe district, shared.*

As discussed in previous paragraphs, many smallholder farmers often rely on borrowing from VSLGs, neighbours, family relative; and friends. This is an area of improvement specially to sensitize and mobilize financial service providers to tap into informal sectors such as small scale farming and livestock through systematic organization and coaching of this category of clients. For instance, there is a good lesson to learn from BK which has recruited a specialist specifically for loans/credits dedicated to agricultural activities. The staff has background in agriculture and economics with a mastery of agriculture value chain. Other financial Institutions should do the same. The Government has invested in Soft Loans with low (for instance in SACCO on average it is 2% per year; however as revealed during FGDs in Nyanza district, many smallholder farmers have shown no interest to use this opportunity as SACCO do still apply the interest rate of 2% per month and not per year.

### **3.2.8. Key Barriers /Challenges for Smallholder Farmers to access Loans**

Findings in Figure 39, present different reasons for smallholder farmers of being denied a loan. On the top, lack of collaterals is selected by 28.96% (of whom 18.42% of women), followed by other causes and concerns of financial services providers about agriculture harvest respectively by 22.22% and 21.93%. The situation means there is fear in high risks in investing in Small Scale Agriculture. lack of money in cash is another big cause as financial service providers wonder from whether smallholder farmers will get money to pay back loans.

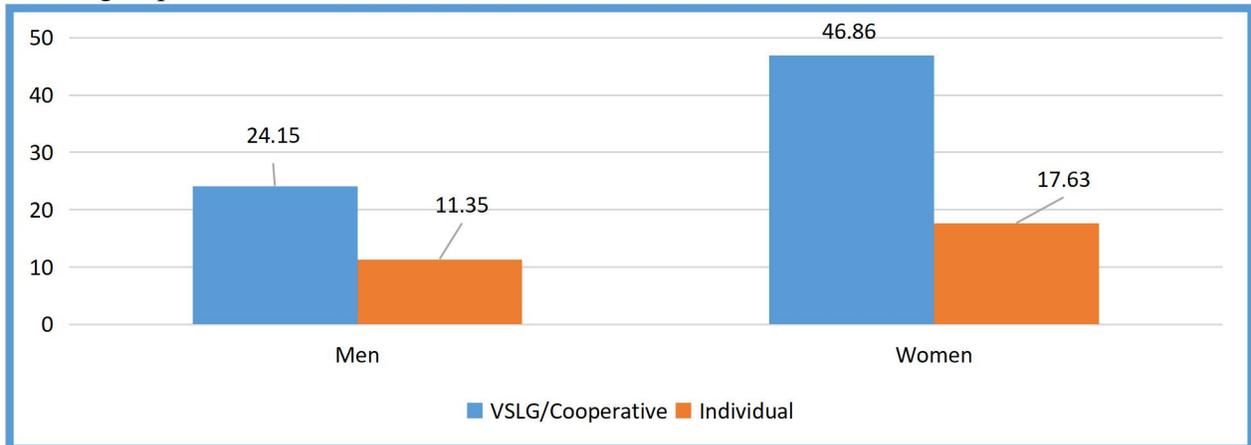
Figure 39: Causes for Smallholder Farmers to be denied a loan



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

**Financial service providers prefer farmer groups to individual smallholder farmers.** As shown in Figure 40, 71.01% (of whom 46.86% of women) reported that banks and MFIs prefer farmer group/cooperative to individual farmers. Only 28.99% of whom 17.63 of women reported that SACCOs, Banks prefer individuals to farmer groups. This means that more focus for different development actors in agriculture sector should collaborate with MINAGRI to focus on mobilizing smallholder farmers in joining farmer groups to have easy access to loans.

Figure 40 : Preference of Financial Service Providers to give loans to individual farmers or farmer groups



**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

## Smallholder Farmers lacking Land as the most Valuable Asset to obtain Loans

During FGDs with women alone, the life experience and story sharing was concerning and calling from deep mind-set shift especially for males. Much as the land titles for legally married couples belongs to both wife and husband, the final decision on the use of land as a collateral belongs to the husbands. Women in Rulindo districts revealed.

*“If you belong to a farming group and you want to have weekly and monthly contribution to the group as a saving, you will have to ask the permission from your husband. So even getting a loan you will have to ask him” One female in Cyanika Sector of Nyamagabe district shared.*

According to the Agriculture Household Survey 2019/2020, 87.6% of Rwandans are estimated to own land, 37.1% do complement their own land with rented land (Table 4). In terms of gender and land ownership, the results revealed no gap between men and women since the figures are closely equal 87.4% and 88.3% respectively for men and women. However, there is a considerable difference between men and women when it comes to access land through renting. Only 28.2% of women can afford to complement their land with rented one, while 39.9% of women versus 53.2% are able to acquire land through rent. As for the livestock, 57.3% of female HHs own any type of livestock compared to 60.3% of male HHs.

Figures in table 4 show that only 28% of female HHs compared to 41% of male HHs are spending on buying fertilizers.

Table 4 : Percentage of agricultural households who accessed agricultural land by land ownership and province

	Ownership type			Households who accessed agricultural land (,000)
	Own land	Rented land	Complemented own land with rented land	
Rwanda	87.6	49.5	37.1	2,270
By province				
Kigali	69.4	53.7	23.1	80
South	88.7	55.8	44.5	623
West	90.8	44.7	35.5	522
North	94.5	39.6	34.1	430
East	81.5	53.4	34.9	615
By HHH sex				
Male	87.4	53.2	40.6	1,630
Female	88.3	39.9	28.2	641

Source: NISR, AHS 2020

### 3.3. Specific Gender Dynamics

Rwanda has done a lot to reduce gender gaps in agriculture sector. In terms of gender and land ownership, the results revealed no gap between men and women since the figures are closely equal. However, there is a considerable difference between men and women when it comes to access land through renting. Globally Rwanda ranked 6<sup>th</sup> in 2022 in bridging gender gap from 09<sup>th</sup> in 2020 and 1<sup>st</sup> in Africa to close gender gaps (Global gender gap index 2022, World economic Forum). With regards to financial inclusion, there are no gap between men and women since the figures are closely equal with slight differences on ownership of land and decision making in the use of land, household income and borrowing behaviours.

Findings in table 5 and 6 show that more women (62.32%) than men (35%) know that there is a financial institution in their respective sectors, 29.23% of women know about agriculture insurance services versus 21.3% of men, 37.8% of women versus 30.1% of men use insurance services for their agricultural activities; 32.61% of women versus 19.1% of men think both women and men benefit from equal treatment when they apply for loans; and 44.34% of women versus 39.8% of men believe both women and men are involved in decision making about selling household properties such as land and livestock.

Table 5 : Gender Dynamics ( Part 1)

<b>Availability of any financial Institution in the sector of respondents</b>			<b>Decision making between husband and wife to sell property, livestock or produces</b>		
Responses (n=414)	Men	Women	(n=327)	Men	women
Yes	35	62.32	Both of us	39.8	44.34
Don't know	0.48	2.17	Husband	1.53	10.7
<b>Type of financial Institution in this sector</b>			Wife	0.61	3.06
			<b>Decision making about generated HH income</b>		
Responses ( n=414)	Men	Women		Men	Women
SACCO	28.9	51	Both of us	39.5	43.12
Bank	5.82	9.04	Husband	1.83	11.01
Micro Finance	1.61	3.01	Wife	0.61	3.98
Insurance Company	0	0.4	<b>About where to keeping/saving money</b>		
I don't know	0	0.2			
<b>The last time respondents had the access to information about financial services provided for farming and livestock</b>					
Responses (n=414)	Men	women		Men	Women
Less than 30 days	10.1	23.91	Shared account	31.5	32.42
More than 12 Months	7.25	9.18	Wife alone	4.89	15.29
Between 2- 3 Months ago	7.49	8.7	Husband alone	5.5	10.4
Everyday	4.59	7.73			

No single day	1.69	7.25
Between 4-6 months ago	2.9	5.07
Between 7-12 months ago	1.45	2.66

**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

Table 6: Gender Dynamics (Part 2)

<b>Walking Distance to the agriculture services providers</b>			<b>Responsibility of applying for loan between Husband and wife?</b>		
Responses (n=414)	Men	Women	(n=327)	Men	Women
At least 30 minutes	14.7	25.12	Both us	25.7	29.97
Between 30 minutes-1 hours	9.9	17.87	Man	14.4	11.31
Between 1-2 Hours	8.45	15.22	Woman	1.83	16.82
Between 2- 3 Hours	1.69	3.62	<b>The role of gender equality in increasing possibilities and opportunities for access to finance</b>		
I do not know	0.72	2.17			
More than 3 Hours	0	0.48			
<b>Knowledge about agriculture Insurance</b>					
Responses (n=414)	Men	women	(n=327)	Men	Women
Yes	21.3	29.23	High	18.4	26.3
No	13.5	30.43	Average	9.17	17.43
Do Not Know	0.72	4.83	Very High	12.2	7.95
<b>The use Insurance services for your farming and livestock activities?</b>			Low	1.22	5.81
			None	0.92	0.61
			<b>Who get more opportunities to access financial services ( loans, saving, withdrawal etc.)</b>		
Responses (n=209)	Men	Women	(N=414)	Men	Women
No	30.1	37.8	Equal opportunities	19.1	32.61
Yes	12	20.1	Women	13.8	23.67
<b>Between women and men who has responsibility for HH income generating?</b>			Men	2.66	8.21
			<b>Between men and women, who normally does the chores (cooking, sweeping, clothes washing, bed arrangement)..</b>		
				Men	Women
Both us	28.4	31.5	Woman	31.2	49.54
Man	11.6	16.21	We support each other	10.1	7.65
Woman	1.83	10.4	Man	0.61	0.92

**Source:** CCOAIB assessment on Financial Inclusion of Smallholder Farmers in Rwanda, September 2022

## SECTION 4: CONCLUSION AND RECOMMENDATIONS

### 4.1. CONCLUSIONS

There is a lot to applaud Rwanda for financial inclusion of smallholder farmers. Rwanda's ambitious targets to achieve 100% of financial inclusion by 2024, driving any financing of the agriculture sector. The country has already developed specific indicators, benchmarks and road maps towards that goal. From PSTA4 (2018-2024 targets) to the National Strategy for Transformation (NST) and Vision 2050 targets smallholder farmers are considered in the financial inclusion.

Specific to financial inclusion, Rwanda has put in place mechanisms to increase access to finance for farmers. Under PSTA 4, a comprehensive agricultural ecosystem financing program including the lease financing and insurance with a focus on priority value chains has been initiated. As a result, Credit to Agriculture sector (primary farming and agro processing in agriculture, fisheries & livestock) as percentage of total loans (all sectors) is expected to double from 5.2% (2017) to 10.4% in 2024. However, the assessment believe Rwanda must stick to its CAADP commitment of at least 10% allocation of the national budget to the agriculture, if the 100% target for financial inclusion is to be achieved by 2024.

The assessment has scrutinized the Government strategies to improve financial inclusion and believes more innovative and attractive packages for smallholder farmers are needed to ensure financial inclusion of small scale farmers. With nearly 70% of the workforce still in agriculture, the agriculture sector is yet to reach its full potential and ensure all smallholder farmers are financially supported to boost their agricultural activities.

The Assessment concludes despite Policy and regulatory initiatives including SACCOs policy and strategy to achieve financial inclusion; small-scale farmers continue to face challenges accessing formal finance and only 6.15% of total commercial lending belong to agriculture (Agriculture Finance Rwanda, 2018; Forecasting Credit needs). Lack of formal finances by small scale farmers in turn is a hindrance to government of Rwanda commitment to transforming agriculture from subsistence to a productive, high value, market oriented farming sector which has an impact on other sectors. **The acceleration of annual inflations rates in Rwanda to 20.4 percent in August 2022 from 19.6 percent in the previous month, was the highest inflation since January of 2009, with prices of food & alcoholic beverages surging 34.4%, the most since the series began in 2010, primarily attributed to bread and cereals; and vegetables (MINECOFIN, September 2022).** The situation proves more than ever that more investment in agriculture sector is needed not only for market oriented crops but also and especially staple food crops.

## 4.2. RECOMMENDATIONS

- Government of Rwanda (MINAGRI, BNR & MINECOFIN) should develop a comprehensive insurance policy covering smallholder farmers
- The government should low the interest rates of SACCOs to attract small holder farmers. The government should increase the available funds to financial institutions ready to work with smallholder farmers and willing to develop smallholder farmer-friendly conditions to access loans/credits.
- SACCOs, MFIs and banks should learn more about agriculture sector process and develop adapted products for smallholder farmers.
- The government should promote better understanding of the agriculture sector by the financial institutions to ensure smallholder farmers often non-literate are not left behind by adopting inclusive digital approaches smallholder farmers
- Development actors actively involved in the support and development of the agriculture sector should continue to partner with MINAGRI specific unit to strengthen the capacity of smallholder farmers in agriculture techniques, basics in finance and loan management and introduce special products for vulnerable youth and women.
- The government to monitor and assess how private actors apply inclusive approaches of smallholder farmers into their products and services in order to reduce funding inequality of commercial crops versus staple food-oriented commodities
- Increase the coverage of agriculture insurance to more crops rather than the ones considered as the priority and identify them regionally instead the all-fit-all approach
- MINAGRI and MINECOFIN to revisit the NKUNGANIRE coverage and raise it to 50% for smallholder farmers who need more subsidies, access to inputs (fertilizers, seeds, rent for land etc.).
- MINALOC & MINAGRI to decentralize agriculture services to the cell level by appoint a staff in charge of agriculture at cell level to be in charge of monitoring agricultural activities and provide technical assistance to farmers in their daily farming activities..
- MINAGRI, BNR and MINICOFIN should sensitize and mobilize financial service providers to tap into informal/small scale farming and livestock through systematic organization and coaching of this category of clients.
- NGOs and different development actors in agriculture sector to collaborate with MINAGRI to increase mobilization of smallholder farmers to joining farmer groups/associations/cooperatives in order to have easy access to loans.

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## APPENDIX DOCUMENTS

### Appendix A: Analysis Terms of Reference

### Appendix B: **Box 1: Informed Consent**

#### **Box 2: Informed Consent**

The Analysis Team is committed to ensure appropriate ethical considerations, and will implement the following criteria for all interviews (qualitative and quantitative):

- All interviewees are informed of the purpose of the interview, its duration, how they were identified to participate in the interview, their rights as interview participants, and that the Analysis Team will keep the specific interview findings and participant identities confidential.
- Interviewees will further be informed that the information they provided will only be used to analyse the barriers faced by small scale farmers to access Agriculture finance services and proposed strategies to overcome them – with no direct attribution to them personally, their community, or district.
- Each interviewee is asked whether they agree to participate in the interview through verbal consent. Prospective participant will be told that participation is voluntary, and that they may refuse to be interviewed. Pictures may be taken; if taken the Analysis Team will request verbal consent.

The Analysis Team is committed to independence, impartiality, honesty and integrity for all qualitative and quantitative interviews. The Analysis Team ensures ethical safeguards for data quality and confidentiality are adhered to for every interview.

### Appendix B: Smallholder farmers Survey Tool

#### Instructions

*This survey is to be administered to respondents from all districts of the assessment; namely Nyagatare in Eastern Province, Rulindo in Northern Province, Nyanza, Nyamagabe and Nyaruguru in Southern Province.*

*Only respondents who have been randomly selected should be asked to participate in this survey.*

*The survey is voluntary, and all respondents' information is kept completely confidential.*

*This survey is administered using KoBoToolbox in English and Kinyarwanda. The paper/Microsoft word/.pdf document is used for training, review and quality control purposes only.*

*This survey can be administered in Kinyarwanda but the paper version contains the original English questions serving as a reference. If you have any questions on this survey tool or the associated sampling methodology please see the inception report and/or contact Emmanuel UWIZEYIMANA at RAF4D Ltd at [raf4dltd@gmail.com](mailto:raf4dltd@gmail.com)*

#### Respondent

The respondent(s) of this survey can be any of the following:

- 1) Individual Farmers
- 2) Farmer member of a group (association, cooperative).

**Note: The logic/Skip patterns are not finalized here – and in some cases not included. This will be addressed when the survey is programmed into ODK.**

Introduction

Good morning.

My name is.....I am working on the assessment commissioned by CCOAIB that aims at “*Analyzing the barriers faced by small scale farmers to access Agriculture finance services and proposed strategies to overcome them*”. This assessment will facilitate the Umbrella CCOAIB in its advocacy. The study was financially supported by TROCAIRE.

There are questions that we are going to ask you which will take between 20 and 30 minutes. As you can see, I am having a recording device in this discussion. If you allow me, please let me use it. Do you agree?

After this discussion we shall briefly introduce some main points that we will talk about.

I thank you for your time and your commitment to share with us information in our data collection with your experiences in helping the effort of having agriculture of Rwanda having access to finance for its quick development.

Before we start, we would like to request your voluntary contribution in this discussion. Please stay with us till the end of our discussion. You are not forced to answer a question you don't want to.

We will not share any information with anyone that you are going to give us. Everything will be confidential. It means that the information you will give to us will remain within the team conducting the assessment. Your names will not appear in the report of this study and your ideas on any topics shall not be heard from someone else outside. We also request you not to share with any other people about this discussion.

Please feel free in this discussion. Do you have any questions for us?

It is fine! Let's begin our discussion now.

A. Identification

Q#	Question	Response	Skip
A1	Date of Interview		
A2	District		
A3	Sector & Village Name		
A5	Interviewer Code		
A6	Daily Respondent number [The N <sup>th</sup> household interviewed by enumerator today]		
A7	How was the Respondent identified?		Random walk → A10
A8	Name of the Respondent		

A9	Ability to locate the Respondent		If 2 → End Survey If 3 → End survey
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## B. Consent

Q#	Question	Response	Skip
B1	Introduction (See above) 1) Information 2) Confidential 3) Voluntary		
B2	Do you consent to participate in this assessment survey?	Consent Does not consent	

## C. Farmer Information

Q#	Question	Response	Skip
C1	Name of Respondent		
C2a	Primary Mobile number of respondent		
C3	Sex of Respondent	Male Female	
C4	Education of Respondent	No Schooling (Can't read/write) No Schooling (Can read/write) Some Primary Schooling Completed Primary Schooling Some Secondary Schooling Technical schooling and Vocational trainingd Completed Secondary Schooling Post-Secondary Schooling Adult Education	
C5	Name of the respondent		
C6	Age of the respondent		
C7	Marital Status of the respondent	Married Single Divorced Widow/Widower	
C8	What are the agricultural activities has you been involved in? (farming,		

	livestock, fishing, or forestry)? in the last 12 months?  [Select all that apply]		
C9	Are you member of a group (Association or cooperative)		

#### D. Savings, Credit and financial literacy

	<b>Question</b>	<b>Response</b>
D1*	How many loans has you taken in the past 12 months?	Nbr (Don't know)
D2	What are the reasons you did not take out any loans in the in the past 12 months?  [Select all that apply]	No need of loan Couldn't find an appropriate loan Could not pay back a loan No loan providers in my area Other Don't know
D3*	Could you obtain a loan if needed?	Yes No Don't Know
D4	Source of loans taken in the last 12 months?  [Select all that apply]	Moneylender NGO/Aid Agency Relative/Neighbor Informal Savings Group Bank /MFI SACCO Government Employer Store/Shop Other
D5	PRIMARY Purpose(s) of loans  [Select all that apply]	Agricultural/Horticulture (inputs/tools) Fishing (inputs/tools) Livestock (Inputs/tools) Business capital Land/House payments Family member Education Family member health Household Consumption Needs Household repairs Wedding/Funeral

		Other loan repayment Other
D6	The last time you have requested for a loan from bank/MFI/SACCO and was declined, were you given reasons for your request rejection?	Yes No Don't Know
D7	From your experience, what are the agriculture Loans rejection reasons	No collateral No Insurance No access to market No other sources of income/ repayment capacity Other
D8	What is easier for getting a loan for agriculture, as INDIVIDUAL or as MEMBER OF A GROUP (Association or cooperative)?	Individual Member of group
D9	Does any member (or members) of your household currently have any savings?	Yes No Don't Know
D10	In the last 12 months, what has been the status of household savings?	Increased Stayed the same Decreased Don't know
D11	Where is the savings held?  [Select all that apply]	Cash Mobile money/Mo cash Bank Savings Group Other (Specify) Don't Know
D12	What are the primary purpose(s) of household savings?  [Select all that apply]	To use in emergencies To buy livestock To buy non-livestock business investments To buy Agriculture inputs Education Cultural Events (Weddings/Funerals) Other Don't Know
D12	Do you currently have sufficient savings to meet these purposes?	Yes No Don't know

D14	Have you, or anyone in your household received trainings on savings and credit in the past?	Yes No DK
D15	How long ago was this training?	< 1 year ago 1-3 years ago 3-5 years ago 5+ years ago
D16	What is the type of income source? [most important first]	
D17	What is your estimated income from this source annually, monthly, or seasonally?	Annually Monthly Seasonally

#### E. Service provision by SACCO, Banks and MFIs

Q#	Question	Response
E1	Does your community have a financial service provider?	Yes No Don't Know
E2	What type of financial service provider in your sector?	U_SACCOs MFIs Banks Insurance company Don't Know
E3	When was the last time you received information on agriculture products offered by any of these financial service providers?	Last 30 days 2-3 months ago 4-6 months ago 7-12 months ago 1+ year ago Never
E4	How long does it take you to reach to agriculture finance service provider?	Less than 30 minutes 30min -1hour 1-2 hours 3hours+ Don't Know
E5	Do you know/have used Agriculture insurance?	Yes No Don't know

## 1. KEY INFORMANTS INTERVIEWS

**Approach:** Key informants' interviews will be carried out both at national and district/sector levels. At National Level, the consulting firm recommends the following institutions:

### **National Government Institutions**

- Rwanda Central Bank (BNR)
- Ministries of Planning and Finance of Finance
- MINAGRI
- Rwanda Cooperative Agency
- NAEB

### **National CSOs & Private Sector**

- CCOAIB
- CLADHO
- Action Aid Rwanda
- Oxfam Rwanda
- Heifer
- Caritas Rwanda
- World Vision
- DUHAMIC ADRI
- IMBARAGA
- DUTERIMBERE
- Access to Finance Rwanda
- Food for the Hangry

### **National Micro Finance Institutions FIs Financial Institutions**

- Bank of Kigali (IKOFI department)
- DUTERIMBERE IMF
- Urwego Opportunity Bank
- Vision Finance
- COOPEDU
- BPR

### **At District Level KIIs will include**

1. Vice Mayor in Charge of Economic Affairs
2. District Cooperative and entrepreneurship Officer
3. Rwanda Agriculture Board(RAB- if any)
4. Representatives of microfinance in the district (BPR, Duterimbere, Urwego Opportunity Bank etc...)

### **At sector/cell Levels**

- Social Affairs at sector level
- Social & Economic Development Officer at cell level
- Head of SACCO at sector level
- Head of SDF at sector (if any)

## 2. INTERVIEW GUIDE FOR NATIONAL GOVERNMENT INSTITUTIONS

Q.1 How would you describe the status of public financing of the agriculture sector in Rwanda?

Q2: How Rwanda has managed to meet the CAADP target of allocating at least 10% of the its national budget to agriculture sector?

Q 3. What are measures put in place to ensure national budget allocation to the agriculture sector is respected and applied at district and sector levels?

Q4: What has been the national allocation to the agriculture sector from the national budget for instance over the past fiscal years: 2019-2020; 2020/2021/; 2021/2022 and this year 2022/2023

Q5. In general, what is the government of Rwanda doing to enable smallholder farmers who are not involved in commercial value chain crops that receive government incentives or support (for example: Maize, Coffee, Rice, are subsidized by the government) to access finance?

Q6: There have been some recommendations to have a specific bank for agriculture like in Ghana? What has been the position of Rwanda and what is the pipeline for this bank if Rwanda believes there should be a such bank?

Q5: What do you see as major challenges for smallholder farmers to access finance for their agricultural activities?

Q6. Specific to rural women smallholder farmers, what are specific challenges to them to access finance for their daily agricultural activities?

Q7. What would you say about the statement that “...in Rwanda rural women are the custodians of food security, yet they have no access to production means?”

Q. 8. Smallholder farmers have raised their concerns about reluctance of private actors such as micro-finance Institutions (MFIs) and insurance companies to invest in agriculture sector; and on the other hand private actors have explain their concerns about high risks in the sector? what is the government doing to address the situation? Why can't the government start and invest in a solely agriculture bank for instance?

Q. 9. **(Specific to MINAGRI):** What is your ministry doing to respond to the following concerns/demands of rural smallholder farmers (at least those targeted by Actionaid International in five districts have raised theme concerns) about:

- Low level of knowledge among rural farmers for improved agriculture practices including but not limited to the use of artificial seeds and fertilizers, making of organic manure, and harvest management etc..
- High costs of fertilizers even if government provides incentives; but also costs related to getting fertilizers to the field at the right time
- Limited access to agricultural inputs such as accessibility to the seeds and fertilizers: quality and quantity as well as information available on the use of seeds and fertilizers in a language that can be understandable by the ordinary rural smallholder farmers;
- Limited access to market in time of high volumes of produces
- very limited access to loan and insurance , consequently facing big losses;

Q 10. What would you recommend to ensure the Rwanda's financial policy include smallholder farmers in general and women smallholder farmers in particular?

### **3. KEY INFORMANTS' INTERVIEW GUIDE FOR Local Government Structures**

Q1: In this sector/district, what is the state of farmers' groups? are they already formal cooperatives registered with RCA or they are still associations or groups?

Q2: How would describe the level of access to finance by smallholder farmers (both individual and groups/associations) in this sector/district/

Q3: What are challenges/barriers that smallholder farmers are facing in order to access finance?

Q4: What are specific challenges/barriers for women smallholder farmers to access finance?

Q5: what would you recommend so that smallholder farmers access finance?

- Recommendations fo smallholder farmers in general
- Specific Recommendations for women smallholder farmers

### **4. KEY INFORMANTS' INTERVIEW GUIDE FOR Micro Finance Institutions (national&district)**

Q1: What category of famers do you work with? Farmers in small scale farming or large scale/commercial crops farmers?

Q2: How do you include smallholder farmers in your financial products? any specific products for them in general and for women in particular?

Q3: For farmers to access credits from your institution, what are the requirements?

Q4: What do you see as major challenges for smallholder farmers to access your financial products to boost their agricultural activities?

Q5: what would you recommend to ensure smallholder farmers access finance? ( in general then specific recommendations for women smallholder farmers)

Q6: Would you support the idea of government subsidize specific financial products for smallholder farmers?

### **5. KEY INFORMANTS' INTERVIEW GUIDE FOR CSOs (both National and local levels)**

Q1: What is your general situational analysis vis-à-vis financial inclusion of smallholder farmers in Rwanda?

Q2: Based on your situational analysis would you say that smallholder farmers in Rwanda are excluded from finances?

Q3: What are the major challenges do you see or have documented causing barriers to smallholder farmers in accessing finance?

Q4: What do you as specific challenges/barriers for women smallholder farmers in Rwanda to access finance?

Q5: What do you recommend to ensure smallholder farmers access finance?

- Recommendations for all stallholder's farmers in general?
- Specific recommendations for women smallholder farmers

## 6. FGDs GUIDE WITH SMALLHOLDER FARMERS

The consultant recommends holding two FGD per district (one from female and another for male farmers). Ideal, 10 farmers for each FGD are enough. Two interviewers will be required for a FGD. **For effective FGD, before the actual facilitation of FGD there will be the following actions:**

- Brief Introduction of the facilitators (s) and Interviewees
- Explain the objectives and the purpose of the interview– and why you have have separated men from *women farmers*
- Clarify that the participation in the information gathering/assessment/survey is highly appreciated
- Anything said in the interview is completely anonymous,
- Explain that the duration of FGD will take maximum 1hr;
- Explain that the recording during FGDs is to ensure that you do not forget any important recommendations
- Ensure the FGDs conclude with your expression of thanks to them

### Guiding Questions

Q1: Are you doing agriculture as individual smallholder farmers or as a group? What has been your journey to becoming a formal farming cooperative?

Q2: From where do you get money to invest in your agricultural activities/projects? And how do you manage to get it? (donors, SACCO, district/sector support, RCA? MINAGRI/RAB /Church support, RC

Q3: what are the conditions of banks and MFIs for your to get access loans/credits?

Q4: What assets do you have at your disposal that can be uses to access finance? (how much in savings, other assets)

Q5: As smallholder farmers, what is your experience using loans/credits from Micro finance? What are challenges/barriers do you face to access finance your activities/projects? And what are specific challenges/barriers for women smallholder farmers to access finance

Q6: If the Minister of Finance and/or the Ministry of agriculture and animal resources visited asked you to only rank five (5) top major demands/issues for you to have access to finance what would be five priority recommendations?

Q7: Any further recommendations

Thank you.

In addition to the top five (5) demands/issues you would recommend to the Minister, what are other demands/issues do you have?

what would you do to ensure the role of rural women smallholder farmers is very highly recognized by:

1. men at village level:
2. Decision maker at sector/district levels:
3. Policy Makers and decision makers at national level:

**Any additional information/comments**

**Thank you very much**

## Appendix D: Contacts of Key Informants

	<b>Names</b>	<b>Institution</b>	<b>Position</b>	<b>Tel.</b>
1	Octave NSHIMIYIMANA	MINAGRI	DG Agriculture Value Chain Management and Trade	0782803590
2	Chantal INGABIRE	MINAGRI	DG Planning	0788443133
3	Thacienne MUTEZINKA	NCCR	Chairperson	0788544453
4	Alexis BIZIMANA, BK	BK	Senior Manager –Agri Business	0788319101
5	Felix HAVUGIYAREMYE,	MINICOM	Community Value-Chain Specialist	0788888512
6	Otto Vianney MUHINDA	FAO	Assistant Representative/ Programme	0788501785
7	Eric MUSIZANA	ASFR	Agriculture Sector Specialist	0788560429
8	Faustin MUTABAZI	MINECOFIN	Policy Analyst-Microfinance	0788632163
9	Pascalie MUKARUKUNDO,	MINECOFIN	Budget Policy Formulation and Reform Officer	0786755552
10	Prosper SEBAGENZI,	CARITAS Rwanda	Programmes Manager	0788760662
11	Anatole NKIKABAHIZI	SACCO-Cyinzuzi/Rulindo	Manager	0787752525
12	Theophile BENDA,	Cyinzuzi Sector/Rulindo	Agronomist	0788354998
13	Eugene NTAWUKULIRYAYO	Muyira Sector/ Nyanza	Agronomist	0726219631
14	Jean Chrisostome BIKORIMANA	Mukingo Sector/ Nyanza	Agronomist	0784461396
15	Donatha UWIRAGIYE	Sacco-Mukingo/ Nyanza	Manager	0788995214
16	Marie Aimee MUJAWIMANA	SACCO-Kigoma/ Nyanza	Manager	0788772517
17	Manasseh NTABANGANYIMANA	Kigoma Sector/ Nyanza	Agronomist	0788471077
18	Angelique NIYOMUFASHA	Nyundo Cell/ Nzega Sector/ Nyamagabe	Executive Secretary	0788800997