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AFRICA



EMPOWERING RWANDAN FARMERS

Financial Education as a Catalyst for Sustainable Agricultural Development

Funded by:

SCBF 

Innovating Financial Inclusion

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1. Introduction

The agricultural sector in Rwanda plays an essential role in the country's economy and currently accounts for 25% of the national Gross Domestic Product (GDP) and sustenance of its population.

However, farming is fraught with unpredictability due to elements such as pests, diseases, and adverse weather conditions, which can lead to crop failures and significant financial losses. In such scenarios, crop insurance emerges as a critical risk management tool, protecting farmers against economic losses and providing a financial safety net.

This stability is vital for the continuous production of food and other agricultural products, thereby ensuring the prosperity of the Rwandan agricultural sector. Through a lens of resilience, this report focuses on the transformative potential of crop insurance and its impact on the livelihoods of farmers in Rwanda.

2. Background

ACRE Africa has been instrumental in promoting crop insurance as a risk management tool in Rwanda. Established as an insurance agent in 2013, ACRE Rwanda has been designing and distributing tailored agricultural insurance products for the Rwandan market since 2014.

Recognizing the evolving business environment and the need for product adaptation to meet stakeholders' needs, ACRE Africa embarked on an upscaling intervention in 2019. This initiative aimed to facilitate agricultural market development by improving existing insurance products, considering client perspectives on the National Agriculture Insurance Scheme (NAIS) launched on the 23rd of April 2019 by The Ministry of Agriculture and Animal Resources (MINAGRI).

This report presents an impact assessment conducted, by independent consultants, to meet the Swiss Capacity Building Facility (SCBF) funding support requirements. It aims to evaluate if the end user groups, particularly small-scale farmers,

benefitted from the product education intervention and its subsequent activities.



Rwanda aspires to become an upper-middle income country (UMIC) by 2035, and a high-income country (HIC) by 2050, with financial inclusion being a key strategic priority to achieve this goal.

The country has witnessed significant growth in financial inclusion and in total, 93% (about 7 million adults) in Rwanda are financially included (including both formal and informal financial products/services) thanks to the growth in banking and other formal non-bank sectors.

However, true financial inclusion goes beyond mere access to financial services. It involves assessing the impact of financial inclusion and the state of financial health in Rwanda. A financially robust nation is one that is prepared for unexpected financial shocks or emergencies. The main barriers hindering the uptake and use of financial services are affordability and lack of awareness.

This report represents a comprehensive impact assessment study, exploring the transformative potential of financial education in increasing the uptake of insurance products among Rwandan farmers.

3. Objectives

3.1. Objective 1: Assessment of Farmers' Uptake and Understanding of Insurance Products

This objective is anchored on assessing the comprehension and adoption rate of insurance products among the farmers who have either participated in the training or have integrated agriculture insurance products into their risk management practices.

A gender-sensitive approach was used in gathering and presenting data to align the level of understanding and uptake between male and female farmers.

Key areas of focus under this objective included:

1.1. Understanding the insurance decision-making process at the farm level, including identifying key factors influencing this process such as perceived value, trust, affordability, and accessibility of insurance products.

1.2. Assessing the level of financial literacy among the farmers, which is seen as a significant contributor to the acceptance and adoption of insurance as a risk mitigation tool.

This involves delimiting discussions on the impact of financial education programs and how they have transformed farmers' attitudes towards insurance.

3.2. Objective 2: Examination of the Accessibility, Suitability, and Affordability of Insurance Products

Under this objective, the study focused on evaluating the availability, relevance, and affordability of insurance products and the effects of financial education on farmers' livelihoods.

Key areas of focus under this objective included:

2.1. Assessing the level of accessibility of insurance products, especially in remote areas, and how it influenced the uptake among farmers.

2.2. Evaluating the suitability of the insurance products on offer, with a focus on how well these products met the specific needs of the farmers and how the training programs have contributed to improving farmers' ability to choose suitable products.

2.3. Examining the affordability of insurance products, considering the economic circumstances of the farmers. This included evaluating how financial education has influenced farmers' perceptions about the cost and value of insurance products.

3.3. Objective 3: Impact of Financial Education on Farmers' Livelihoods

Under this objective, the study examined how financial education, particularly around insurance, has impacted farmers' livelihoods, resilience to risks, and overall financial health.

Key areas of focus under this objective will include:

3.1. Exploring the role of financial education in empowering farmers to better manage agricultural risks, increase farm productivity, and improve their livelihoods.

3.2. Evaluating the impact of financial education on farmers' financial behaviours, such as their saving habits, investment in modern farming technologies, and overall personal financial management.

3.3. Assessing the effectiveness of different financial education delivery modalities (e.g., ToT's, cooperative meetings) in improving farmers' understanding of insurance and other financial concepts.

These objectives have ensured the study covers all the key aspects necessary for a comprehensive understanding of the current situation, the impact of the interventions so far, and the steps that need to be taken to further improve farmers' financial literacy and insurance uptake in Rwanda.

4. The Methodology

To assess the impact of the financial education and insurance product upscaling interventions, this study embraced a qualitative research approach, focusing on primary data collection through Focus Group Discussions (FGDs). Recognized for their depth, FGDs are instrumental in eliciting detailed insights, revealing group norms, dynamics, and the multifaceted experiences of participants.

In total, four FGDs were conducted, engaging 33 smallholder farmers from the Rwamagana and Ngoma districts, selected to reflect the diverse geographical and socio-economic contexts within the Kohunya and Imberutso za Karembo Cooperatives. This selection criteria ensured that the insights garnered would have broad applicability across Rwanda's agricultural sector.

4.1. Demographic Profile of Participants:

Total Number of Participants: 33 smallholder farmers, ensuring a robust discussion and diversity of opinions.

Gender Distribution: The group comprised 23 women and 10 men, achieving a gender ratio that mirrors the cooperatives' dynamics, highlighting the study's commitment to gender inclusivity.

Age and Household Size: The participants' ages ranged from 23 to 69, with household sizes between three to ten members. These demographics are critical in understanding the varied responsibilities and financial considerations that influence the uptake and perception of insurance products.

The composition of each FGD was carefully balanced to include diverse genders, ages, and levels of experience with insurance products, and a deliberate focus on amplifying women's perspectives. Topics of discussion revolved around participants' understanding of insurance, experiences with financial education, and the consequent impacts on their livelihoods. These conversations were steered by trained moderators who ensured that every participant's voice was heard and that the discussions remained on track.

Following the FGDs, a thorough analysis was undertaken to distil common themes, patterns, and emerging trends. The analytical process was meticulous, with each datum meticulously examined to contribute to an overarching comprehension of the study's aims. The findings, derived from this tapestry of insights, underpin the conclusions and recommendations that follow. Through this methodological rigor, the study has gained a profound understanding of the financial education's impact and the nuances of product upscaling interventions, providing a foundation for strategic insights and actionable recommendations.

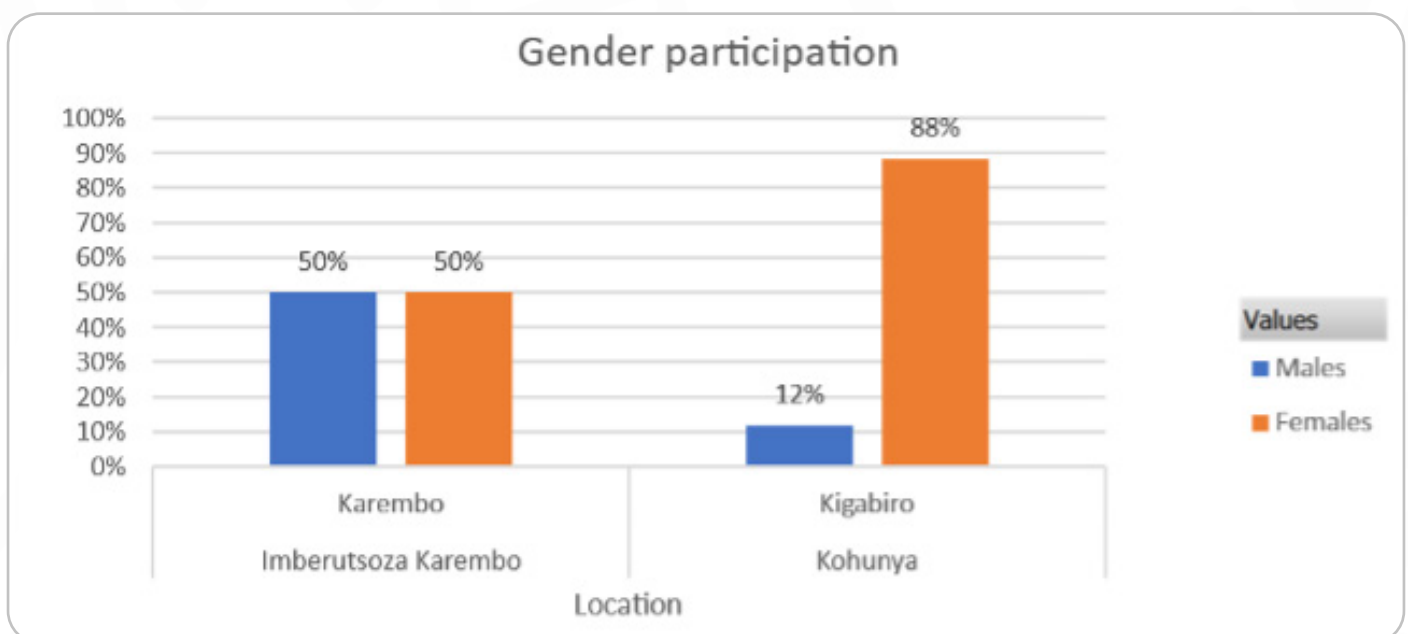


Figure 1: Gender participation in FGDs

4.2. Gender-sensitive Measures:

Incorporating gender-sensitive measures was a fundamental aspect of our methodology, reflecting the program's commitment to inclusivity and addressing the unique challenges faced by women in agriculture. These measures were designed to ensure equitable participation, representation, and benefit for all genders, with a particular focus on empowering women, who often face systemic barriers in agricultural settings. Key gender-sensitive strategies included:

1. Equitable Representation in FGDs: Ensuring that the composition of Focus Group Discussions (FGDs) had a balanced representation of genders. We aimed for a minimum representation of 40% for any gender in each group, with efforts made to encourage active participation from women, who historically have been underrepresented.

2. Targeted Recruitment: Employing deliberate recruitment strategies to reach out to women farmers in the cooperatives who agreed to be part of our assessment.

3. Gender-specific Question Framing: Framing the interview questions to query access to resources, decision-making processes within households and cooperatives, and specific barriers faced by women in accessing financial education and insurance products.

4. Training Female Facilitators: We had female facilitators employed to lead FGDs, creating a more comfortable and relatable environment for women participants to express their views and experiences.

5. Findings

5.1. Financial Challenges and Risk Management

Farmers consistently identified unpredictable weather, windstorms, army worms, and poor-quality seeds as the primary challenges impacting their livelihoods and farm production. The most cited issues were weather risks such as drought and irregular rains, leading to yield losses, in some cases, of over 20%..

To manage these risks, farmers have adopted proactive strategies, including timely pesticide application and purchasing crop insurance. Information on risk management practices is primarily sourced from government extensionists from the Rwanda Agriculture Board (RAB), sector agronomists, and local government officials, supplemented by learnings from Farmer's Cooperatives' meetings and other agricultural service providers.

Risk management solutions are accessed through government channels and insurance companies, with a significant reliance on farmer field schools for education on pest control. The data indicates that farmers spend an estimated 11-20% of their income on managing agricultural risks. Confidence in their ability to manage these risks is split, with approximately 43% of farmers feeling confident and the rest expressing moderate confidence.

5.2. Financial Education and Awareness

The level of familiarity with insurance among farmers varies, but there has been a notable improvement over time, particularly due to trainings conducted by ACRE Africa, MINAGRI, and insurance companies. Insurance is perceived as a protective measure against weather and disease risks.

The financial education tools most commonly utilized by farmers include bank accounts, Ikimina (VSLA), and credit/loans. A substantial 85.7% of farmers attended 1 to 5 financial education programs in the past year, with a strong consensus (71.4%) agreeing that such training significantly improves their understanding of financial products and services.

5.3. Insurance Product Uptake and Stakeholder Engagement

The most common agriculture insurance product purchased by farmers in the past year was the Government run Area Yield Index, followed by the Weather Index and Livestock mortality cover. Most farmers rated their satisfaction with their current insurance product between 4 and 5 (on a scale of 1 to 5), suggesting a high level of satisfaction.



6. Additional Data Analysis and Insights

6.1. Farmers' Perception of Insurance Affordability:

A review of participant responses reveals that farmers who have engaged with the insurance training sessions express a growing appreciation for the safety net insurance provides. However, there are also indications that some farmers find the cost of premiums a challenge, underscoring the need for insurance products that are both accessible and perceived as valuable investments.

6.2. Income Allocation for Risk Management and Confidence:

The FGDs suggest that farmers allocate a portion of their income, with some estimating between 11-20%, towards managing risks, which aligns with a moderate to high level of confidence in risk management. This relationship suggests that investment in risk management strategies, including education, could further enhance farmers' confidence.

6.3. Impact of Financial Education on Farming Abilities, Risk Management, and Financial Shocks:

Farmers articulate an improvement in their farming abilities and risk management practices after attending financial education programs. The increased uptake of insurance and the expressed intention to continue using these products highlight a positive trend in farmers' ability to manage and recover from financial shocks.

Despite this, farmers indicated several areas for improvement in the way insurance services are provided. These included timely payouts, extension of services to remote areas, more training for a better understanding of crop insurance, and a change in the premium rating and payout calculation process to consider the specific conditions of each farm's location. Despite these issues, all the farmers indicated that they would recommend the insurance services to their friends and neighbours and can longer practice uninsured risky farming.

This data provides a clear indication that farmers recognize the value of insurance and other risk management strategies in mitigating the risks they face in their agricultural activities. However, it also points out areas where service delivery could be improved to better meet their needs.

7. Conclusion

The ACRE Rwanda Financial Education (FE) impact assessment study that captured a comprehensive analysis of feedback from smallholder farmers, has illuminated several critical aspects of insurance product adoption and financial literacy in the Rwandan agricultural context.

1. Increased Uptake and Deeper Understanding:

The Financial Education (FE) program has played a pivotal role in elevating farmers' comprehension of insurance products. Notably, there has been a significant uptake in the adoption of these products, particularly among those who participated in the program. This increase is not only a result of the information provided but also the adopted gender-sensitive approach of the program, ensuring equitable participation and understanding among women farmers.

2. Enhanced Accessibility and Affordability:

The study highlights how the customization of insurance products to align with the specific needs and behavioural patterns of the target audience has made these products more accessible and affordable. Farmers have expressed that the insurance offerings are now more attuned to their socio-economic circumstances, leading to a higher rate of engagement and adoption.

3. Tangible Impact on Livelihoods and Risk Management:

The data and narratives collated through the study underscore the tangible improvements in farmers' livelihoods attributable to the FE program. This improvement manifests in increased agricultural productivity, the adoption of more effective risk management practices, and an enhanced capacity to navigate financial shocks. These changes are indicative of significant strides in elevating the resilience of the farming community.

4. Contribution to Financial Inclusion and Resilience:

The FE program's efforts align with Rwanda's broader goals of financial inclusion and health. It has equipped farmers with the necessary tools and knowledge to effectively manage financial risks, thereby improving their overall financial stability and health.

5. Correlation between Investment in Risk Management and Confidence:

Our analysis reveals a noteworthy relationship between the extent of financial investment in risk management and harness the farmers' confidence in handling agricultural risks. This correlation suggests that increased financial commitment towards risk management tools and strategies is potentially linked with a heightened sense of confidence among farmers.

The FE program has demonstrated a multifaceted impact on the farming community, improving not only their financial literacy and insurance uptake but also their overall resilience and capacity to manage agricultural risks. These findings offer valuable insights for future policy-making and program design, with a clear emphasis on the importance of tailored educational approaches, gender inclusivity, and a deeper understanding of the economic behaviours of farmers.



8. Recommendations

The findings from the ACRE Rwanda Financial Education (FE) impact assessment study provide a foundation for actionable strategies aimed at enhancing the uptake and efficacy of agricultural insurance and financial education. The recommendations are as follows:

1. Enhanced Awareness and Targeted Financial Education:

The study underscores the need for continued awareness campaigns to bridge knowledge gaps and reshape behavioural attitudes. These campaigns should be complemented by financial education programs tailored to address specific barriers and misconceptions about agricultural insurance.

2. Promotion of Accessible Agricultural Technologies:

The findings reveal challenges in accessing appropriate farming technologies. Future initiatives should:

Subsidize Drip Kits: Making drip kits available at a subsidized cost or free can significantly enhance water use efficiency and crop yield.

Automated Farming Equipment: Encourage the adoption of simple automated tools like seed planters and fertilizer dispensers.

Solar-Powered Water Pumps: Collaborate with NGOs and government agencies to provide solar-powered pumps for reliable irrigation.

IoT for Precision Farming: Organize workshops to introduce affordable IoT solutions for monitoring soil and weather conditions, aiding in informed farming decisions.

3. Building Trust and Understanding Risk Tolerance:

Develop initiatives that not only foster trust in insurance products but also enhance farmers' understanding of risk tolerance. This can be achieved through transparent communication, success stories, and demonstrations of the tangible benefits of insurance.

4. Addressing Affordability and Flexibility in Insurance Products:

While strides have been made in making insurance products affordable, there's room for improvement. Exploring flexible pricing models and expanding subsidy programs can make these products more accessible. Tailoring insurance schemes to align with farmers' economic circumstances will likely increase uptake.

5. Quantitative Analysis of Income Allocation for Risk Management:

Conduct a detailed study to understand the correlation between income allocation for risk management and farmers' confidence levels. This analysis should inform the development of financial products and education programs.

6. Impact Assessment of Financial Education on Risk Management and Farming Abilities:

Future studies should focus on quantifying the impact of financial education on farmers' risk management practices, farming abilities, and resilience to financial shocks. This will provide empirical evidence to guide the refinement of education programs.

7. Implementation and Evaluation of Gender-sensitive Measures:

Continue to implement and regularly evaluate gender-sensitive measures within financial education programs. This ensures inclusivity and addresses the unique challenges faced by women in agriculture.

8. Partnerships for Technology and Knowledge Transfer:

Forge partnerships with technology providers and knowledge experts to facilitate the transfer of modern farming practices and technologies to the farmers.

By adopting these recommendations, ACRE Rwanda can further enhance the effectiveness and reach of its financial education and insurance product upscaling interventions, ultimately contributing to the financial resilience and prosperity of Rwandan farmers.

Appendices

1. Interview Questionnaire

Impact assessment FGD_ACRESCBF

Section 1: INTRODUCTION AND VERBAL CONSENT

Welcome to this session and thank you for speaking with us today.

My name is (xxxxx). I am from ACRE Africa, an insurance product developer providing risk mitigation solutions to smallholder farmers in Rwanda in partnership with insurance companies, cooperatives and MINAGRI.

We are trying to gain a deeper understanding of your current experiences with farming and agricultural insurance. We would like to understand in more detail what you think of insurance, how you believe these products are currently helping you or how you think the products could be improved to help you further.

Any information you share with us will help organizations concerned develop better financial solutions for you and other farmers like you.

I want this to be an open discussion, so please feel comfortable sharing with us what you think. There are no right or wrong answers and you are welcome to answer in any way you like. If there is anything you are not comfortable answering, please let us know. We anticipate that this should take no more than 40 minutes of your time, but you can voluntary end this session at any time.

As a gesture of compensation for your time, we will provide you with RWF 5000 for your time. We would like to record the session on this audio recorder, to help us write down the discussion on paper better. The notes and recordings will only be kept for this research.

Any personal information (i.e. telephone, ID number) that could identify you will be kept private and separate from the information you provide, in a secure office.

- a) Are you comfortable with this and willing to be interviewed?
- b) Do you provide your permission to have the conversation recorded?
- c) Do you have any questions for me?
- d) Are you ready to start?

* Indicates required question

Section 2: Demographic information

Please tell us a little about yourself

1. Location of residence (Provide: District, Sector, cell) *

2. Gender *

Check all that apply.

- Female
 Male

3. Marital Status

Check all that apply.

- Single
 Married/Living Together
 Divorced/Separated/Widowed
 Other: _____

4. Age

Check all that apply.

- 18 - 24 years
 25 - 29 years
 30 - 39 years
 40 - 49 years
 50 - 59 years
 Over 60 years

5. Level of education

Check all that apply.

- No Formal Schooling
 Partial Primary (specify)
 Primary Completed
 Some Secondary (specify):
 Secondary Completed
 Graduation or Higher
 Technical/Vocational Training
 Other: _____

6. Number of Household Members (Including Self):

Check all that apply.

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

Section 3: Cooperative membership Info

7. What is the name of the cooperative in which you are a member

8. Total no. of farmers in your cooperative (Male/Female)

Section 4: Financial Challenges and Risk Management

In this section, respondents will be required to discuss the financial challenges faced by smallholder farmers and their decision-making processes for managing risk

9. What are the challenges you face in your farm production, and how have these challenges impacted your livelihood?

10. How do you currently manage risk on your farm?

11. Where do you get the information you use to make decisions about risk management?

12. How do you access risk management solutions and tools?

13. How affordable are the risk management tools? *

Mark only one oval.

Very affordable

1

2

3

4

5

Very expensive

14. What percentage of your income do you typically spend on managing risks associated with agriculture? (estimate)

Mark only one oval.

0 - 10%

11 - 20%

21 - 30%

31 - 40%

41 - 50%

51 - 60%

61% and above

15. How confident do you feel in your ability to manage risks associated with agriculture?

Mark only one oval.

Not confident

1

2

3

4

5

Very confident

Section 5: Financial Education and Awareness

Respondents are required to discuss farmers' understanding of financial concepts and their attitudes towards financial education

16. How familiar are you with the concept of insurance, and how has your knowledge of insurance evolved over time?

19. How strongly do you agree that financial education training can improve your understanding of financial products and services (loans, insurance, savings)?

Mark only one oval.

Do not agree at all

1

2

3

4

5

Strongly agree

Section 6: Insurance Product Uptake and Stakeholder Engagement

Respondents are to discuss their experience regarding the uptake and adoption of agriculture insurance products among smallholder farmers, and engagement with key stakeholders

20. Which agriculture insurance products have you purchased in the past year?

Mark only one oval.

- Area Yield Index
- Weather Index
- Multi-peril Index
- Livestock mortality cover
- Hybrid cover

21. How satisfied are you with the insurance product that you are currently accessing and utilising?

Mark only one oval.

Very dissatisfied

1

2

3

4

5

Extremely satisfied

22. What needs to change/be done differently in the way insurance services are provided to you? (Follow-up on the question above regarding level of satisfaction)

23. Would you recommend the insurance services to your friends and neighbors?

Mark only one oval.

Yes

No

Give reasons for your answer

2. FGD Participation List



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Attendance list of participants (smallholder farmers) 08/Juin/2023 Group No: A2

Cooperative name: KOHUNYA District: Rwamagana Sector: Kigabiro

No	Names	Birth date	Gender	Marital status	Level of Education	Household size	Telephone	Facilitation (RWF)	Signature
1	Beatrice Muhongera	1970	F	W	P3	4	0783472214	5000	
2	Josphine Karugori	1963	F	W	P4	3	078477742	5000	
3	Emmanuel Twagirayezu	1975	M	married	P6	5	0782771965	5000	
4	J. Bosco Basabwabo	1959	M	M	P4	5	0782759277	5000	
5	Gnatha Mukamitari	1979	F	M	P7	5	0783732678	5000	
6	Costance Mutemineri	1965	F	W	P9	3	078306137	5000	
7	Vestine Murabutare	1972	F	M	P5	4	078127049	5000	
8	Urayeniza Vestine	1982	F	M	P6	6	0781364148	5000	
9	Nikuze Vestine	1978	F	M	P6	7	0783181245	5000	



Impact assessment FGD_ACRE-SCBF

Attendance list of participants (smallholder farmers) 08/Juin/2023 Group No: A1

Cooperative name: KOHUNYA District: Rwamagana Sector: Kigabiro

No	Names	Birth date	Gender	Marital status	Level of Education	Household size	Telephone	Facilitation (RWF)	Signature
1	Muyiramuho Dalie	1987	F	Married	A0	6	0787058125	5000F	
2	Musabyimana Immaculée	1975	F	W	P8	6	0783058870	5000F	
3	UMUEMA Agnes	1956	F	M	P6	5	0787486353	5000F	
4	UWAMARIYA Jeannette	1987	F	M	P6	6	0785300720	5000F	
5	Muzayire Juliette	1976	F	W	P8	6	0783813284	5000F	
6	UWINEZA djamilu	1982	F	M	P5	5	0783300861	5000F	
7	NIYONSABA Clementine	1974	F	W	P4	5	0782348336	5000F	
8	UWINGABI YE Annouilthe	1975	F	M	P8+3	10	0788762658	5000F	

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Attendance list of participants (smallholder farmers) 08/Juin/2023 Group No: B.

Cooperative name: IMBARUTSO ZA KAREMBO District: NGOMA Sector: KAREMBO

No	Names	Birth date	Gender	Marital status	Level of Education	Household size	Telephone	Facilitation (RWF)	Signature
1°	MUKASHUMBUSHO Marie Claire	1985	F	Married	A2	4	0785948129	5000	
2°	TWIZAYIMANA Daniel	2000	M	Single	primary	6	0783667906	5000	
3°	KABANO Helephonse	1978	M	M	primary	7	0789488267	5000	
4°	MUKARUSANGA Placide	1973	F	M	Secondary	6	0790196437	5000	
5°	MANIBATO Jean Marie Vianney	1962	M	M	primary	8	0785274935	5000	
6°	NSENGIMANA Sylvester	1981	M	M	D'level	4	0783602520	5000	
7°	UNANTEGE Alphonsine	1977	F	M	primary	7	0781848853	5000	
8°	MUSABYIMANA Delphine	1979	F	M	primary	6	07892581307	5000	

Impact assessment FGD_ACRE-SCBF

Attendance list of participants (smallholder farmers) 08/Juin/2023 Group No: C.

Cooperative name: Imbarutso za Karembo District: NGOMA Sector: Karembu Akagali Ka Karembo

No	Names	Birth date	Gender	Marital status	Level of Education	Household size	Telephone	Facilitation (RWF)	Signature
1.	Habimana Eglise	1982	M	M	S	4	0783006098	5000	
2.	Nsanzumuhira Emmanuel	1981	M	M	P	7	0787360997	5000	
3.	Idebuka C'Isami	1977	F	M	S	8	0725034235	5000	
4.	Ndabayo Joseph	1976	M	M	P	6	0786763797	5000	
5.	Nyirahabigakara Christiane	1962	F	W	P	4	0788496000	5000	
6.	Uwiringabira Theopista	1974	F	M	P	6	0782343766	5000	
7.	Mutezi Ernestine	1985	F	M	P	6	0789804980	5000	
8.	Bucaturundi Fanyay	1954	M	M	P	7	0783060578	5000	

3. Pictorial: FGD Sessions







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