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AFRICA



## **CULTIVATING RESILIENCE**

The Journey of Agricultural Insurance Product Upscaling in Rwanda

Funded by:

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Innovating Financial Inclusion

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## 1. Introduction

In an era marked by climate unpredictability, agricultural sustainability remains one of the most pertinent challenges for developing nations. This challenge assumes even greater importance for Rwanda—a country where agriculture serves as the backbone of the economy and sustains the livelihoods of a substantial part of the population.

The impact assessment report seeks to critically evaluate the groundbreaking initiative led by ACRE Africa in Rwanda, which began in 2019 and is funded by the Swiss Capacity Building Facility (SCBF). This initiative has taken a forward-thinking approach towards agricultural insurance, aiming to offer an invaluable safety net to smallholder farmers.

The overarching aim of this assessment is not just to understand the initiative's impact but also to chart a path forward—identifying strengths, weaknesses, and opportunities in a dynamic landscape.



## 2. Background of the project

Agricultural insurance in Rwanda predates the 2019 SCBF initiative. ACRE Africa initially pioneered the Rwandan agricultural insurance landscape in July 2012 under the banner of the Kilimo Salama Project.

Funded by a consortium comprising Syngenta Foundation for Sustainable Agriculture (SFSA), Access to Finance Rwanda (AFR), and the Ministry of Agriculture and Animal Resources (MINAGRI), the project sought to evaluate the feasibility of offering crop and livestock insurance products tailored to Rwanda's unique agricultural ecosystem.

In its pilot season from October 2012 to March 2013, the Kilimo Salama Project focused predominantly on maize crop insurance and was able to onboard 20,000 farmers and later evolved to introduce livestock insurance in the following year in 2014. Despite setbacks due to basis risk in subsequent years in some ecological zones, the project sold

more than 120,000 policies over a period of four years. The increased appetite for innovative insurance solutions from small holder farmers has prompted the public sector to adopt strategic shifts in supply policy including the launch of a national insurance scheme by MINAGRI to meet the high demand in insurance services.

The 2019 initiative marks a significant evolution of these earlier efforts. With SCBF's backing, ACRE Africa has sought to not only upscale existing products but also launch financial literacy campaigns, thereby adopting a blended approach.

This initiative aims to go beyond insurance product offerings by also addressing the financial literacy gap, targeting key stakeholders in the agricultural value chain—from smallholder farmers to micro-finance institutions (MFI) and government extension officers.

### 3. Objectives

#### **Objective 1: Evaluate the Effectiveness and Uptake of ACRE Rwanda's Insurance Products among Small-holder Farmers**

**Rationale:** ACRE Rwanda has played a pivotal role in Rwanda's agricultural sector, particularly through its insurance offerings.

Given the unpredictability of climate and its impacts on agricultural yields, this assessment aims to evaluate the effectiveness of these insurance products.

#### **Objective 2: Analyze the Capacity Building, Training, and Technical Support provided to Stakeholders in the Agriculture Sector**

**Rationale:** To comprehend the multiplier effect of ACRE Rwanda's initiatives, it is imperative to examine the scope and efficacy of the training sessions provided to various stakeholders.

The objective here is to gauge how these sessions might have contributed to the acceptance and adoption of agricultural insurance products.

#### **Objective 3: Examine the Stakeholder Engagement, Market Evolution, and Challenges in Promoting Agricultural Insurance Uptake**

**Rationale:** Understanding the initiative's long-term sustainability and adaptability to market dynamics is vital.

This includes an assessment of the challenges encountered, the efficacy of current models, and a vision for the future of agricultural insurance in Rwanda.



## 4. Methodology

The objective of this impact assessment is to ascertain the effectiveness and reach of ACRE Rwanda's Agricultural Insurance Initiatives among smallholder farmers and other stakeholders. This research employed a mixed-method approach, comprising both quantitative and qualitative methodologies, to ensure comprehensive data collection and analysis.

### 4.1 Data Collection:

**Questionnaire Survey:** A structured questionnaire, "Impact assessment KII\_ACRESCBF", was disseminated to key partners of ACRE Africa. This survey was designed to capture data on:

- Adoption and retention of insurance products among smallholder farmers.
- Role of technical capacity and policy development.
- The importance of timing, claim management, and government support. The questionnaire employed a combination of closed-ended (multiple choice) and open-ended questions to elicit both quantitative data and qualitative insights.

### 4.2 Sampling Technique:

A purposive sampling technique was adopted. Respondents were selected based on their involvement with ACRE Africa's initiatives and their relevance to the agricultural insurance sector in Rwanda. This ensured that the sample was representative of the different stakeholders, including government officials, underwriters, financial institutions, and smallholder farmers.

### 4.3 Data Analysis:

**a. Quantitative Data:** Quantitative data collected from the survey were analyzed using statistical tools to determine patterns, correlations, and trends. Descriptive statistics, such as mean, median, and standard deviation, were used to summarize the data.

**b. Qualitative Data:** Open-ended responses from the questionnaire were subjected to thematic analysis. Responses were categorized based on emergent themes, and patterns were identified to gain insights into stakeholder perspectives, challenges faced, and recommendations.

### 4.4 Geographical Scope:

The study's geographical scope was nationwide, with specific emphasis on regions where ACRE Rwanda has the highest farmer uptake of insurance products, including the Northern, Southern, Eastern, and Western Provinces, and Kigali City.

### 4.5 Limitations:

Potential limitations include response bias from the questionnaire participants, non-response from some targeted stakeholders, and the accuracy of secondary data sources. To mitigate these, multiple data sources were used for cross-verification.



# 5. Findings

## 5.1 Demographics and Institutional Data

We reached out to a variety of organizations and experts in the field, including governmental agencies, NGOs, private insurance companies, and agricultural associations, to provide a holistic understanding of the issues surrounding agricultural insurance for smallholder farmers in Rwanda. Out of the institutions contacted, 15 responded positively and participated in the interviews.

However, some stakeholders were unavailable for various reasons. Despite these challenges, efforts were made to reach out to a broad spectrum of experts and stakeholders to ensure a comprehensive and nuanced understanding of the agricultural insurance landscape in Rwanda.

### Company Affiliation

Based on the data received from the key informant interview participants:

**Companies Represented:** The companies ranged from agricultural cooperatives to microfinance institutions and regulatory bodies.

Some of the prominent companies represented include Cordaid, AMIR (Association of Microfinance Institutions in Rwanda), Bank of Kigali (BK Insurance), Réseau Interdiocésain des Microfinance (RIM Ltd), Clinton Foundation, Equity Bank, and the National Bank of Rwanda, among others.

**Sectoral Categorization:** In the impact assessment study evaluating ACRE Rwanda’s Agricultural Insurance Initiatives, participants spanned a diverse array of stakeholder categories. From the total pool, a singular participant was from a regulatory body, while insurance companies were notably represented by five participants.

Financial institutions and microfinance institutions combined had three representatives. There was one participant each from NGO/developmental partners and farmer cooperatives.

Meanwhile, government-affiliated participants, which included representatives from MINAGRI and other parastatals, totalled three. This distribution highlights the varied stakeholder engagement central to understanding the intricacies of the Agricultural Insurance landscape in Rwanda.

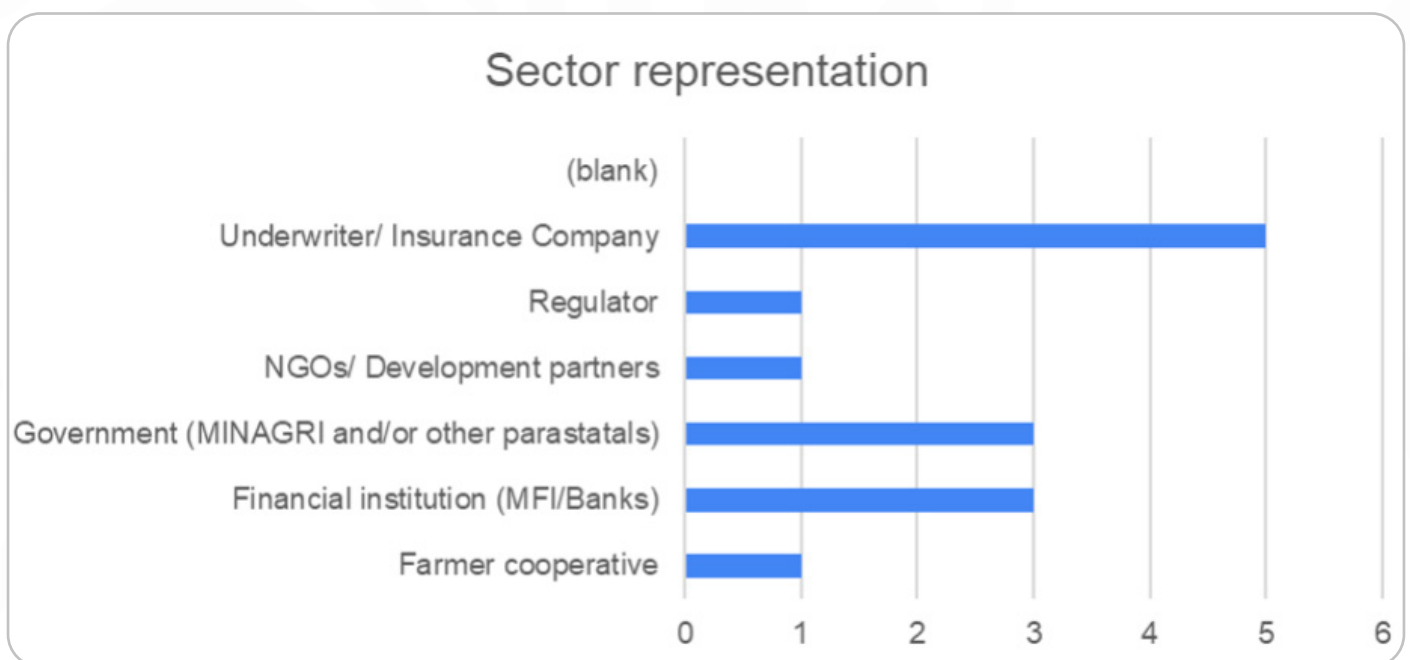


Figure 1: Participation of KIIs by sector

## Role and Responsibility

Among the respondents, the roles and responsibilities varied, highlighting a diverse representation from different facets of organizations:

**Managerial Roles:** Several participants held managerial roles, including Country Manager, Agribusiness Manager, and Head of Agriculture and Livestock Financing Unit.

**Technical Roles:** Participants also represented technical roles such as Chief Technical Officer, Environmental and Social Safeguards Specialist, and Agriculture Department Manager.

**Specialized Roles:** Specific to sectors, some roles were In-charge of Crop Insurance, Station Manager, and Coordinator for special projects.

**Sales & Product Management:** Roles included Channel Sales Manager and managing crop & livestock products.

## Gender Distribution

**Male Dominance:** The majority of the respondents were male, with a total of 13 male participants.

**Female Representation:** Even though the KII exercise Only 2 female participants responded to the survey.

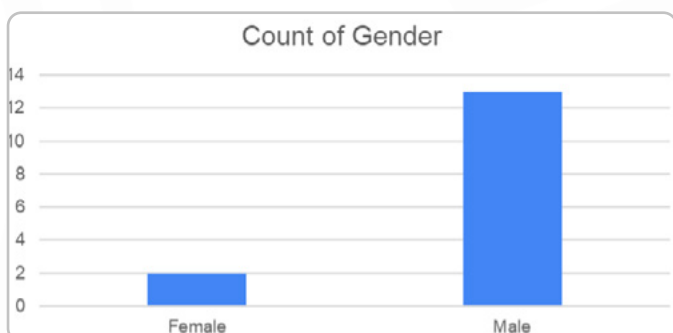


Figure 2: KII gender representation

## Age Demographics

Based on the 15 responses, the age group 31-40 had the highest representation, with 6 participants.

## Professional Experience

The years of experience ranged from fresh professionals to seasoned experts:

- **Less Than a Decade:** There was 1 respondent each with 3, 5, 6, 8, and 9 years of experience.
- **Over a Decade:** 10 participants had a professional experience spanning more than 10 years.

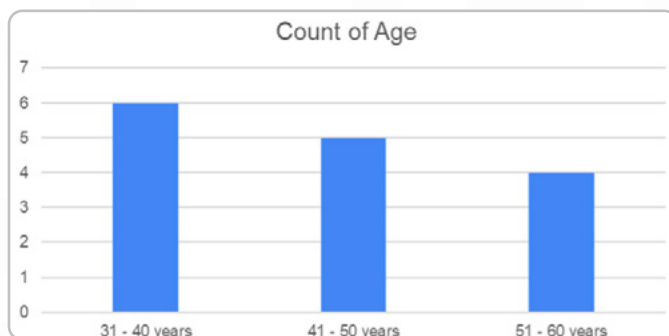


Figure 3: KII representation by age

The data collected from KII's provides a comprehensive overview of the diverse set of professionals that participated. The data not only offers insights into the organizations and sectors they represent but also about their individual professional experiences and backgrounds.

The skewness towards male participants and those with over a decade of experience is noticeable and might indicate the nature of leadership and expertise in the industry.

## 6. The Agriculture Insurance Program

Out of the 15 respondents, a vast majority (93.3%) indicated that they are aware of agriculture insurance programs being implemented in the country, while a minority (6.7%) expressed no awareness. This prevalence in awareness reflects the reach and prominence of agricultural insurance programs within the respondent pool.

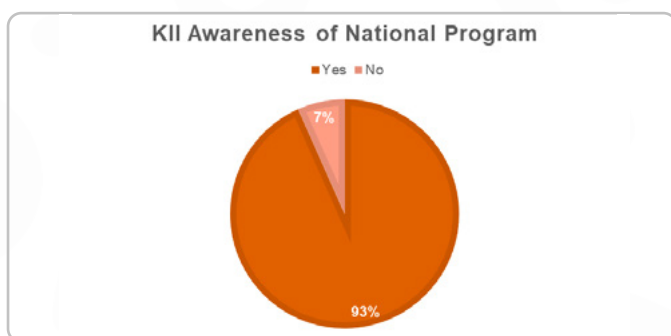


Figure 4: Awareness of the existence of the NAIS by the KII's

### 6.1 Analysis of Stakeholder Engagement with Agriculture Insurance Programs

#### Direct Implementation & Administration:

Several stakeholders highlighted their direct involvement in the hands-on implementation and administration of agricultural insurance programs.

Their experiences span a range of activities, from actual implementation, overseeing sales and underwriting, to specializing in the nuances of agricultural insurance. Their deep engagement suggests a breadth of experience and expertise in delivering and refining insurance products.

#### Awareness & Mobilization:

A segment of stakeholders emphasized their roles in promoting agricultural insurance. Through client mobilization efforts, they extend the reach of these programs, motivating and educating potential beneficiaries. Their roles underscore the importance of awareness creation in ensuring the success and up-take of insurance schemes among farmers.

#### Advisory & Supervisory:

Certain respondents occupy positions of influence, offering guidance to farmers and overseeing the program's operations. Their roles play an essential part in ensuring the quality and relevance of the insurance program, guiding its strategic direction, and maintaining standards.

#### Support & Facilitation:

Some stakeholders highlighted their roles in assisting farmers to access insurance benefits and addressing their grievances. Their roles serve as a bridge between the program and its beneficiaries, ensuring that farmers' needs are met and that they fully leverage the benefits of the insurance schemes.

#### Risk & Product Contribution:

A few stakeholders mentioned their involvement in the risk evaluation and product enhancement aspects of agricultural insurance. Their contributions help in the design of insurance products tailored to the specific needs of the agricultural sector and ensure that risks are appropriately evaluated and addressed.

The diverse roles and perspectives shared by stakeholders reveal the multifaceted nature of the agricultural insurance program. The range of engagements— from implementation to advisement, from support to risk evaluation— underscores the complexity of such programs and the need for varied expertise for their successful realization.





## 6.2 Analysis of Identified Bottlenecks in the Agriculture Insurance Program's Implementation:

### Financial Constraints & Literacy:

Financial challenges emerge as a dominant bottleneck. Many respondents indicate that access to capital, high premium costs, affordability issues, and unfavorable loss calculations hamper the uptake and efficacy of agricultural insurance. This is compounded by a notable skills gap in financial literacy, especially related to insurance. The need for better financial education initiatives tailored for the agricultural sector becomes evident.

### Awareness & Understanding:

A significant portion of the respondents points towards a deficiency in awareness or comprehension of agricultural insurance. This lack of understanding affects both the large-scale uptake by farmers and the broader realization of the insurance program's benefits. Focused awareness campaigns could potentially bridge this knowledge gap.

### Evaluation & Implementation Challenges:

Operationalizing the insurance program presents its set of challenges. There are ambiguities in determining what gets insured and the criteria used for such decisions. Moreover, the calculation of losses appears to be a contentious issue, with many feeling that current methodologies are not always farmer-friendly. An additional challenge lies in the scale of plots where more than 70% are smallholdings of less than half an Ha of land. Smaller plots may not provide sufficient motivation for farmers to insure, hinting at a potential mismatch between the insurance program's design and ground realities.

### Skills & Capacity Building:

The skills and expertise of both farmers and key implementers arise as areas of concern. While farmers are perceived to lack essential skills, key implementers and other stakeholders also face capacity and knowledge gaps.

Training and capacity-building initiatives tailored to address these specific gaps could enhance the program's effectiveness.

### Operational & Bureaucratic Issues:

Operational hurdles, such as excessive paperwork and administrative barriers, were highlighted. These procedural complexities can deter many from engaging with the program. There is also a mention of high loss ratios.

To address this challenge, a Soil moisture-based index product which measures the actual water available for plants is being tried. The high loss ratios observed in the current products is indicative of either a high incidence of agricultural risks or challenges in the claims process. Streamlining operations and ensuring a transparent, efficient claims process would bolster trust and participation.



### Empirical Learning:

The program's reactive or adaptive approach to challenges is notable. This "learn by experience" attitude suggests that while there are current bottlenecks, there's an inherent flexibility in the program that could allow for continuous improvement and adjustments based on on-ground realities.

While agricultural insurance is perceived as a vital tool for risk mitigation, its implementation faces multidimensional challenges. Addressing these bottlenecks in a targeted manner, guided by the experiences of stakeholders, will be crucial to the program's success and broader acceptance.

### **6.3 What can be done differently to improve on the program implementation and its results/outputs**

#### **Scaling and Capacity Building:**

Stakeholders emphasized the importance of scaling up the agricultural insurance scheme. By expanding its reach, the program can cater to a broader audience. Additionally, a recurrent theme was the necessity for training. This would equip players with requisite knowledge to manage agricultural insurance efficiently. The sustained support of the government was also flagged as critical to ensuring the program's longevity and impact.

#### **Mobilization and Engagement:**

Deep mobilization was identified as a pivotal strategy to increase participation numbers. Stakeholders believe that increasing mobilization and revising the rate structures would lead to better uptake and engagement from potential beneficiaries.

They also highlighted the importance of designing products based on insights directly from farmers, ensuring that the offerings are both relevant and effective.

#### **Education and Awareness:**

A dominant sentiment among the stakeholders is the need for enhanced education and awareness campaigns. By educating both potential and current beneficiaries, the program can ensure informed participation, mitigating misunderstandings and enhancing commitment. The emphasis on targeting both small-scale and larger investors in the agricultural sector underscores the importance of a segmented approach to awareness campaigns.

#### **Technology and Digitization:**

The modernization of the program through technology was deemed essential. Stakeholders suggested leveraging digital tools and technologies to streamline processes, enhance outreach, and ensure efficient service delivery.

#### **Product Design and Financial Linkages:**

A nuanced understanding of the agricultural landscape was cited as a necessity for designing effective insurance products. This includes tailoring insurance schemes depending on the crop, season, and region.

Furthermore, creating linkages between insurance and access to finance can act as a catalyst, incentivizing smallholder farmers to engage with the program. By integrating financial literacy training, the program can also empower these farmers, leading to better financial decisions and improved outcomes.



#### **Affordability and Transparency:**

Stakeholders pointed to the importance of affordability. Ensuring that insurance is accessible to everyone necessitates revising loss calculation methods and making premiums more manageable.

Transparency, particularly regarding customized AEZs, location-based premium rating rather than the flat rate applied across all regions of the country as well as fair loss calculations and timely claim settlements, can build trust and encourage more widespread adoption of the insurance schemes.

#### **Stakeholder Engagement:**

The overarching theme was the necessity for a holistic approach to program improvement. Engaging a wide array of stakeholders, ensuring ownership, and fostering collaboration can lead to a more robust and impactful program.

## 6.4 Impact of Timely Claims Management on Agricultural Insurance Adoption and Retention

The efficient handling of insurance claims emerges as a foundational pillar for the successful adoption and retention of agricultural insurance among smallholder farmers. This is underscored by the consistent feedback from stakeholders, emphasizing the central role of claims management timing in shaping the perceptions and decisions of farmers.

### Trust and Retention:

Farmers' experience with claim settlements profoundly influences their trust in the insurance system. Delays or inefficiencies can erode confidence, as highlighted by feedback where farmers were negatively impacted by the non-respect of timing. On the contrary, prompt claim settlements can bolster trust, positioning the insurance product as reliable and customer-centric.

### Marketing and Attraction:

Several respondents identified timely claim settlements as paramount to the marketing of insurance products. Quick claim settlements not only build a positive reputation but also serve as persuasive testimonials, attracting more farmers to the program. When claim handling is efficient, it naturally motivates farmers, preparing them for the next agricultural season without unnecessary delays.



### Retention and Renewal:

Farmers' decision to renew their insurance hinges heavily on their claims experience. Prolonged claims processes can lead to disillusionment, dissuading farmers from renewing their policies.

As one stakeholder pointedly expressed, when claims take too long, farmers lose interest in renewal. Conversely, a swift and straightforward claims process can be a potent tool in retaining farmers in the insurance fold, emphasizing the product's value proposition.

### Fraud Prevention:

Timely management isn't just about speed; it's also about maintaining the integrity of the process. Proper claims management can act as a deterrent to fraudulent activities, ensuring that the insurance system remains robust and credible.

### Operational Excellence:

Beyond the tangible benefits to farmers, timely claims management underscores operational excellence. It signals a well-orchestrated system, placing customer service at the forefront. As highlighted by stakeholders, customer service's timely delivery is integral to the overall user experience, reaffirming the insurance provider's commitment to its clients.

The importance of timely claims management in the context of agricultural insurance cannot be overstated. It's an intricate interplay of trust-building, marketing, operational efficiency, and customer service excellence.

For smallholder farmers, the speed and efficiency of claims handling are not just procedural elements; they symbolize the insurance product's very essence and its promise to stand by them in their times of need.

As the agricultural sector continues to evolve, placing a premium on efficient claims management will be essential to ensuring the widespread adoption and sustained success of insurance products customized to this audience.

## 6.5 Impact Assessment of Agricultural Insurance Program Implementation

### Diversity in Agricultural Insurance Products

The suite of insurance products on offer for smallholder farmers reflects the diverse risks they encounter in their agricultural ventures. Three distinct products emerged as the primary offerings in the agricultural insurance market:

**Area Yield Index:** This product, accounting for a third of the responses, is designed to compensate insured farmers if the actual yield of a specified crop in a defined area falls below a predetermined threshold. The popularity of this product underscores the volatility of yields and the inherent risks of farming in certain regions.

**Weather Index:** Accounting for just over a quarter of the responses, this product protects farmers against deviations from established weather benchmarks, which could adversely affect crop output. Its adoption indicates the significant role that unpredictable weather patterns play in farming activities, particularly in the face of global climate change.

**Livestock Mortality Cover:** This product received the most responses, signaling the importance of livestock in the farming ecosystem. Protecting against unexpected livestock deaths is evidently of paramount concern for many farmers, emphasizing the role livestock plays in their livelihood.

### Scope of Insurance Coverage and Outreach

The reach of agricultural insurance products presents a stark contrast:

A single respondent reported that their company sold fewer than 5,000 policies to smallholder farmers since the program's inception in 2019. This suggests that while some insurance companies might have vast resources and outreach, they might not necessarily have penetrated the market deeply or broadly.

Conversely, two respondents indicated that their companies sold over 20,001 policies during the same period. This finding highlights that some companies have been remarkably successful in reaching a broad swath of the smallholder farming community.

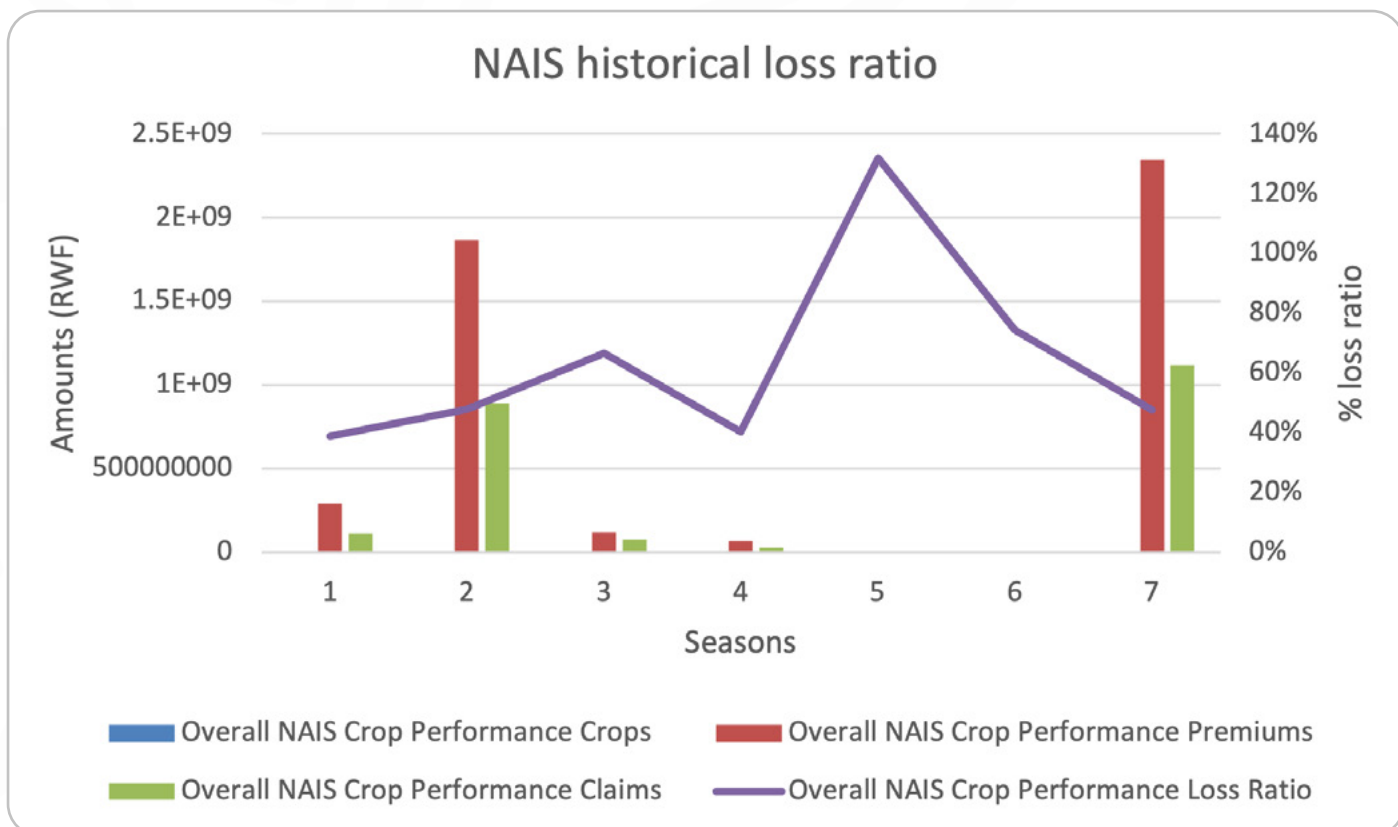


Figure 5: National Agriculture Insurance Scheme Historical Loss ratio. Refer to appendices for data.

## Key Insights:

**1. Variability in Loss Ratios:** The loss ratios for different crops vary considerably, from as low as 39% for Maize to as high as 132% for Chili.

This suggests that the risk profiles for these different crops are different, and therefore, a “one-size-fits-all” premium rating approach to insurance is unlikely to be effective.

**2. High Loss Ratio for Chili:** The loss ratio for Chili stands out at 132%, indicating that the claims are exceeding the premiums. This could be a concern for the sustainability of ensuring this particular crop unless premiums are adjusted.

**3. Moderate to Low Loss Ratios:** Crops like Maize, Rice, and Maize seeds Multipliers have loss ratios below 50%, suggesting that the insurance scheme is financially sustainable for these crops, at least from the insurer’s perspective.

**4. Total Average:** The overall loss ratio for all crops stands at 48%, which seems relatively moderate and indicates a potentially sustainable scheme if these loss ratios remain constant.

**5. Volume of Premiums and Claims:** Rice has the highest volume in terms of both premiums and claims, highlighting its significance in the agricultural insurance landscape.

## Evaluating the Loss Ratio Experience

Loss ratios, calculated as claims paid out divided by premiums earned, provide insights into the profitability and sustainability of insurance products:

**40-60%:** This range suggests a moderately balanced ratio where the insurance company is likely experiencing profitability. The company retains a significant portion of the premiums after paying out claims.

**80-100%:** This range indicates a high frequency of claims, with the insurance company paying out a significant portion of the premiums collected. Such a high loss ratio can strain the profitability of the product and necessitates a review of premium pricing or underwriting practices.

**Above 100%:** This is a concerning indicator, suggesting that claims payouts exceed the premiums collected. Continual operation at this loss ratio is unsustainable and indicates that the product is underpriced, or the region has faced severe agricultural challenges warranting numerous claims.

The agricultural insurance landscape showcases a rich diversity of products catering to the myriad risks faced by smallholder farmers. While the market penetration varies among providers, the importance of livestock is unequivocally evident.

The diverse loss ratio experiences emphasize the dynamic nature of agriculture and the necessity for continuous risk assessment, appropriate product pricing, and robust underwriting practices. Going forward, striking the balance between offering affordable premiums to farmers and ensuring sustainability for insurance providers will be the cornerstone of a thriving agricultural insurance ecosystem.



## 6.6 Factors Impacting the Duration of Claim Processing and Payout in Agricultural Insurance Programs

### Complexity and Procedure in Claims Handling

The complexity inherent in the claims handling process emerges as a substantive factor contributing to delays. Typically, the multi-step nature of the process—from initial claim notification to investigation, verification, and ultimately, approval or denial—adds considerable time to claims settlement especially for the government run Area Yield product where crop cut is the method used to assess yield shortfalls.

This procedural intricacy often originates from the need to minimize errors and fraudulent activities but comes at the cost of speed and efficiency. Furthermore, the absence of streamlined, simplified, and automated procedures exacerbates the duration, leaving farmers in prolonged financial uncertainty post-incident.

### Technology Gap in Claims Processing

Another crucial contributor to delays is the lack of technological infrastructure for claims management. When claim processing is conducted manually, it not only requires additional labor hours but is also prone to human error, thus adding to the delay and potentially compromising the accuracy of claims settlement. The absence of technological interventions such as automation and data analytics prevents the industry from achieving efficiency gains that could substantially expedite the entire claims process.

### Assessing Losses Accurately

The rigor of loss assessment is another significant bottleneck in the duration of claim processing. To ascertain the extent of agricultural losses precisely, a multitude of variables such as weather conditions, soil health, and pest infestation may need to be evaluated. This meticulousness, while necessary for accuracy, consumes time, thereby lengthening the process and increasing the financial strain on the claimants.

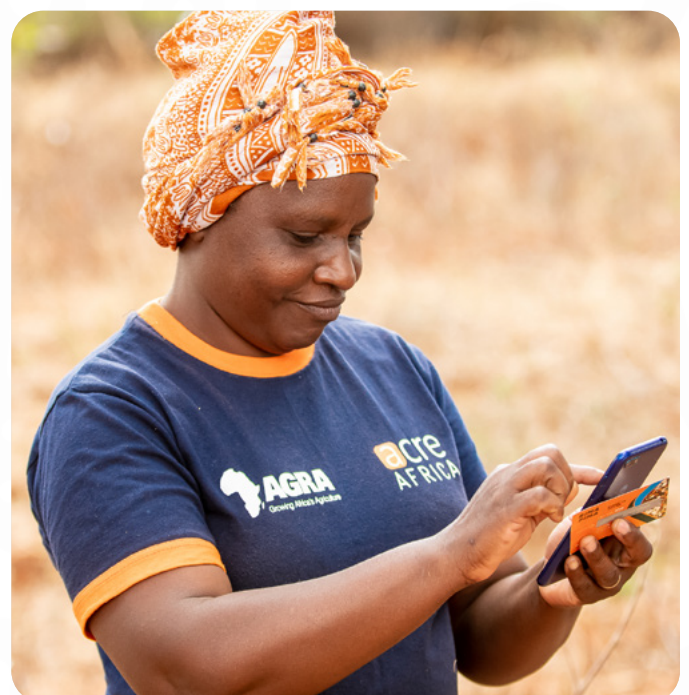
## Operational Constraints and Institutional Challenges

Operational factors such as field visits for fraud detection, staff capacity constraints, and late payments of subsidies further complicate and lengthen the duration of claim processing. Field visits, for instance, are essential for curbing insurance fraud but can be time-consuming, especially if travel to remote locations is involved.

Additionally, having many files to process with limited staffing can lead to bottlenecks that could delay claim payouts. Payment of subsidies, often from governmental bodies to support smallholder farmers, can further delay the final payout if these are not processed in a timely manner.

Efficiency in claims management is a multi-faceted issue influenced by both institutional practices and technological capabilities. Overcoming these challenges requires concerted efforts to streamline procedural complexities, integrate technological solutions, bolster staffing, and improve the timing of subsidies and other support mechanisms.

Failure to address these bottlenecks can undermine the confidence and participation of smallholder farmers in agricultural insurance programs, subsequently jeopardizing the long-term sustainability and impact of these schemes.



## 7. Training and Technical Capacity in Agricultural Insurance Programs

### Prevalence and Distribution of Training Sessions Among Industry Professionals

A significant percentage of respondents had limited to moderate exposure to training sessions related to crop insurance, weather, and climate information since 2019. Nearly 40% reported not attending any training sessions at all, signaling a potential gap in specialized knowledge and skills within the sector. In addition, the observed high turnover of staff in most institutions is also a challenge since trained officers tend to leave for better career or professional growth especially during and after Covid pandemic period.

Another 40% indicated attendance between one to five such training sessions, which suggests a baseline level of engagement but raises questions about the sufficiency and depth of these training experiences. A minority of respondents, constituting roughly 13%, reported attending more than eleven training sessions, indicating a segment of the industry that is highly engaged and potentially more informed about nuanced aspects of agricultural insurance.

### Extent of Smallholder Farmers' Participation in Training Sessions

The reported attendance figures for smallholder farmers in training sessions exhibit a more encouraging trend, overwhelmingly indicating participation of over 10,000 individuals in such programs. These substantial figures suggest that outreach initiatives targeted at smallholder farmers may be reaching a broad audience, thereby contributing to increased awareness and potentially greater adoption of insurance products.

Nevertheless, the data offers no insight into the quality of these training sessions or their impact on farmers' decision-making, which remains an area necessitating further investigation.

### Takeaways

**Industry Professional Training:** The data indicates a dichotomy in the industry—while a small but significant cadre of professionals appears deeply engaged in specialized training, a sizeable portion has little to no such educational experience.

This discrepancy could have implications for the quality and efficacy of agriculture insurance program implementation.

There is an urgent need for widespread, high-quality training to ensure that all professionals in the sector are adequately equipped to address the complex challenges of agricultural insurance.

**Smallholder Farmer Training:** Although the high attendance figures for smallholder farmers are encouraging, further research is essential to evaluate the efficacy of these training programs. Such evaluations should explore whether increased attendance correlates with better understanding, more substantial adoption rates, and improved agricultural practices.

**Quality over Quantity:** Both for industry professionals and farmers, the focus should be on the quality of training sessions, ensuring that they deliver actionable insights and usable knowledge rather than merely serving as informational briefings.

**Incorporate Technology:** Given the scale of training needed for both industry professionals and farmers, the integration of digital platforms for training could provide a cost-effective and scalable solution.

By addressing these aspects, agricultural insurance programs can significantly enhance both the competency of industry professionals and the awareness among smallholder farmers, thereby contributing to more effective program implementation and higher adoption rates.

## 7.1 Effectiveness of Training in Enhancing Uptake of Agricultural Insurance Products

### General Perception of Training Effectiveness

Respondents generally expressed favourable opinions about the effectiveness of the training sessions in promoting agricultural insurance uptake. The prevailing sentiment is that these trainings contribute to enhancing awareness among farmers, which subsequently leads to increased interest in and acquisition of insurance products.

### Diverse Impact on Awareness and Skill-Building

While the trainings are deemed crucial for awareness-building, some respondents also note their impact on skill enhancement. Farmers not only gain an understanding of the importance of insurance coverage but also acquire skills that may affect their approach to farming. This multi-pronged impact of training sessions underscores their integral role in program implementation and success.

### Variability in Training Content and Methodology

Despite the generally positive reception, some responses indicate variability in the content and methodology of the trainings. Some trainings are said to focus mostly on “general information on crop insurance principles,” while others appear to use adult learning methods. This variability calls for a more standardized and effective training curriculum that balances both foundational knowledge and practical skills.

### Gap in Business Development Training

One response highlighted the desire for business development training that is both “fee-based and sustainable,” signaling an unmet need for more specialized, perhaps even monetizable, training content that can sustain long-term program engagement.

### Unresolved Questions and Ambiguities

A minority of responses expressed either no knowledge or neutral opinions about the trainings, suggesting that either the reach of these training

sessions is not ubiquitous, or their effectiveness is not immediately apparent to all participants. This is a natural trend in a population with diverse interests in learnings or any other undertakings.

### Takeaways

**Content Standardization:** A standardized training curriculum, possibly certified by a recognized body, could offer more consistent quality across various sessions and geographical locations.

**Impact Assessment:** Continuous evaluation metrics should be integrated into training programs to assess their effectiveness in real-time and to make data-driven adjustments.

**Specialized Training Modules:** In addition to general awareness and skill-building modules, specialized business development training should be incorporated to cater to more advanced needs.

**Addressing Ambiguities:** The presence of neutral or uninformed responses calls for a deeper examination to uncover whether these reflect limitations in training outreach or other issues such as content relevancy.

**Leverage Technology for Scaling:** Given the positive reception of training but varied methods and impacts, technology can be employed to scale effective training methods to a broader audience cost-effectively.

By rigorously implementing these takeaways, agricultural insurance schemes can realize higher levels of effectiveness, from increased awareness and uptake by farmers to more competent and knowledgeable industry professionals.

## 7.2 Effective Models for Promoting Agricultural Insurance Uptake in Rwanda

### Overview

The responses collectively present a nuanced understanding of the various approaches that could effectively promote the adoption of agricultural insurance among smallholder farmers in Rwanda.



Strategies range from financial engineering to field-based interventions and leveraging community structures for sensitization.

### **Financial Instruments and Subsidies**

A recurring theme in multiple responses is the idea of bundling agricultural insurance with other financial products like loans or government subsidies. This integration offers farmers the dual advantage of securing both financial and risk coverage, thus increasing the attractiveness of participating in the insurance program.

### **Sensitization and Education**

Another significant approach involves comprehensive education and sensitization strategies. These could range from traditional field visits and community meetings to utilizing influential agricultural stakeholders as “influencers.” The idea is to leverage trust and local networks to communicate the benefits of agricultural insurance effectively.

### **Demonstrative Approaches**

Some respondents champion practical, demonstrative methods, such as showcasing successful claim management scenarios. Demonstrating the tangible benefits of insurance can overcome skepticism and build trust, thereby encouraging more farmers to engage with these products.

### **Peer Learning and Community-Centric Models**

A couple of responses suggest that adoption can be significantly boosted through peer learning and community-centric models. Whether through consolidated lands or grouped farmers, collective engagement provides a conducive atmosphere for mutual learning and more accessible risk pooling.

### **Customer-Centricity and Timely Claims**

The prompt settlement of claims and customer-centric product design also emerge as key factors. These aspects directly affect the user experience and, by extension, the perception of agricultural insurance as either beneficial or detrimental.

## **Government Involvement**

Government mobilization and its role in offering incentives are highlighted as well. State-backed initiatives lend credibility and often come with the additional advantage of premium subsidies, further sweetening the deal for the intended beneficiary or end user.

### **Takeaways**

**Financial Bundling:** Collaboration between insurance providers and financial institutions to offer bundled products can act as a significant catalyst for adoption.

**Field Education and Sensitization:** Physical engagement, through visits and community meetings, can effectively counter misinformation and encourage participation.

**Demonstrative and Experiential Learning:** Case studies and live demonstrations can serve as compelling tools for illustrating the real-world efficacy of agricultural insurance.

**Community and Peer-Led Models:** Building on existing community structures and trust networks can expedite widespread adoption through collective action and peer learning.

**Policy and Incentive Framework:** A supportive policy environment, spearheaded by the government and supplemented by NGOs, can offer the required institutional backing for large-scale uptake.

Through strategic implementation of these multi-faceted approaches, there is significant potential to scale the reach and impact of agricultural insurance programs for smallholder farmers in Rwanda.

## 8. Stakeholder Engagement and Market Evolution

### 8.1 Challenges in Promoting Agricultural Insurance

#### Decentralization and Collaboration with Agri-Extension Institutions

The complexity of the local farming landscape necessitates a highly decentralized, face-to-face marketing approach. Collaborative efforts with organizations involved in agricultural extension have proven to be an effective strategy. However, these partnerships must be profitable for all stakeholders involved to ensure long-term sustainability.

#### Farmer Education and Skill Level

Low levels of understanding among farmers present a significant barrier. Various respondents suggest that continued mobilization and education are vital to overcoming this challenge. These efforts include organizing promotional and learning events aimed at enhancing the skills of both farmers and local mobilizers.

#### Information Asymmetry and Claim Management

Long waiting times for compensation and information asymmetry have emerged as roadblocks. These issues are not only a source of frustration for the farmers but also erode trust in the insurance system.

#### Perception and Expectations

Farmers' perception that every claim should be compensated poses a fundamental challenge. The lack of a nuanced understanding of insurance policies, including the conditions under which claims are rejected, underscores the need for comprehensive education around policy terms.

### 8.2 Geographic Distribution of Insurance Uptake

#### Eastern Province: Leading the Way

The Eastern Province demonstrates the highest uptake of insurance products among farmers. Interestingly, weather data shows that this region has a semi-dry climate and a lower altitude compared to the rest of Rwanda, making it more prone to climatic adversities and crop production risks. This suggests a greater receptivity to such risk mitigation initiatives in this area.

#### Southern Province: Gaining Momentum

The Southern Province follows closely, sharing some biophysical attributes with the Eastern Province, such as lower altitude and greater risks for crop production. Similar factors may thus be at play here, warranting further study on how socio-economic or educational aspects intersect with these biophysical characteristics.

#### Northern and Western Province: The Outliers

Northern and Western Provinces have less traction in terms of insurance product uptake. These regions may be seeing lower interest in insurance because they are less prone to drought and crop failures due to their cooler and wet climates. Targeted strategic interventions in these areas are crucial.

#### Kigali: No Response

Interestingly, Kigali did not register any responses, perhaps due to its urban nature and the corresponding lack of smallholder farmers or perhaps none of the KII's have had any programs running in Kigali.

### Takeaways

**1. Tailored Marketing Strategies:** Given the significant biophysical differences among provinces, a "one-size-fits-all" rating approach may not be effective. Partnerships with agricultural extension institutions can help tailor insurance products to regional needs, enhancing their reach and profitability.

**2. Education and Skill Enhancement:** Since uptake varies by region and is influenced by ecological factors, investment in farmer education tailored to regional risks can improve product adoption. Training for local mobilizers should also be region-specific and prioritized.

**3. Transparency in Claims:** To overcome the trust deficit, especially in regions prone to higher risks, the claim management process needs to be more transparent and prompt.

**4. Managing Farmer Expectations:** Educational programs should not only focus on how insurance works but should also address region-specific risks and benefits. This can help in correcting misconceptions and managing expectations.

**5. Geographical and Biophysical Targeting:** A nuanced approach that takes into account the biophysical characteristics of each region can make outreach and educational programs more effective. Special programs are required in regions with low uptake rates that includes the Northern and Western Provinces.

By addressing these challenges and leveraging the insights gained from the geographic and biophysical distribution of product uptake, stakeholders can adequately equipped to effectively promote agricultural insurance among Rwanda's smallholder farmers.

### **8.3 Lessons Learned in Promoting Agricultural Insurance Among Smallholder Farmers in Rwanda**

The lessons drawn from these diverse experiences offer a rich tapestry of insights, each contributing to a better understanding of what it takes to make agricultural insurance not just an attractive proposition, but a sustainable and impactful business for Rwanda's smallholder farmers.

#### **Importance of Risk Mitigation**

One significant takeaway is the power of insurance as a risk mitigation tool, particularly evident during disasters such as the recent catastrophic floods and

landslides in the Northern and Western Provinces. Surprisingly, most of farmers in these regions had not subscribed to any form of insurance cover, and sustained effort is being deployed to reverse the trend. In over all, the major benefit has been especially impactful in value chains like rice farming, saving partners from losses.

#### **Need for Multi-Stakeholder Engagement**

The nascent stage of agricultural insurance uptake in Rwanda calls for concerted efforts from various stakeholders. Multi-sectoral collaboration could provide the necessary momentum for scaling up this initiative.

#### **Peer-to-Peer Influence**

Farmers often learn best from their experiences and those of their peers. Positive testimonials from farmers who have benefited from timely claims can serve as potent marketing tools, underscoring the need for excellent customer service.

#### **Economies of Scale and Geographic Concentration**

Several respondents noted that insurance schemes are more manageable and economically viable when a large number of farmers in the same region participate. Geographic concentration facilitates easier monitoring and administration.



## Responsiveness and Transparency

The importance of listening to farmers' concerns and keeping promises cannot be overstated. These factors significantly influence trust and, consequently, uptake rates.

## Role of Education and Timely Claims Handling

Continuous education and prompt claims settlement emerged as critical for the long-term success of agricultural insurance programs.

## Farmer Inclusion from the Outset

A key lesson is that the absence of farmer involvement at the initial stages of any program design makes subsequent adoption challenging. This reflects a broader understanding that stakeholder input is crucial for the sustainability of any new agricultural system.

## Governmental Enforcement

Financial inclusion through insurance seems more plausible with strong governmental enforcement actions, thus emphasizing the role of public policy.

## Cost-Effectiveness

The aggregation of farmers helps in reducing management costs, making insurance more accessible even for those with small landholdings.

## Socio-Economic Impact

The respondents suggest that insurance can enhance the standard of living for low-income populations.

## Takeaways

**Broaden Stakeholder Collaboration:** Involve governmental agencies, non-profits, and private sector players in designing and implementing insurance programs.

**Focus on Peer-to-Peer Marketing:** Leverage testimonials and case studies of successful claims

management to boost confidence among prospective participants.

**Regional Targeting and Cluster Models:** Consider geography-based strategies to benefit from economies of scale.

**Enhanced Transparency and Accountability:** Constant communication and keeping to promises can build long-term trust.

**Incorporate Farmer Input:** Involve farmers at all stages to ensure that their specific needs and concerns are addressed, thus facilitating higher adoption rates.

**Government Involvement:** Lobby for legislative backing and enforcement measures to reinforce the sector.

**Cost Management Strategies:** Explore ways to lower management costs via aggregation and technological interventions.

**Continuous Education and Prompt Claims:** Invest in ongoing farmer education programs and aim for a streamlined, prompt claims handling process.



## **8.4 Future Prospects of Agricultural Insurance in Rwanda**

The agricultural insurance market in Rwanda is poised for substantial growth over the next decade. This evolution is anticipated to be shaped by a variety of factors ranging from government support, public-private partnerships, and customer-centric approaches to farmer education and skill enhancement.

Strategic interventions in these areas can significantly influence market dynamics, leading to more inclusive and sustainable agricultural development in Rwanda.

### **Governmental Support and Customer-Centricity**

Governmental backing, especially in policy frameworks, is seen as a pivotal factor for market growth. A customer-centric approach will likely elevate the market beyond its nascent phase, fostering better engagement with farmers.

### **Public-Private Partnerships (PPP)**

The implementation through public-private partnerships is expected to catalyze the sector's expansion.

### **Education and Experience**

As the populace becomes more educated and gains experience with insurance products, market penetration is expected to improve.

### **Profitability and Scale**

Insurers anticipate scaling the number of farmers enrolled, transitioning from the investment phase to profitability.

### **Skill Enhancement and Market Principles**

Stakeholders envision that the market will grow in line with farmer skill development. The more skilled the farmers become, the higher the uptake of insurance products.

## **Framework and Stakeholder Willingness**

The existing frameworks and eagerness among various stakeholders to educate and run awareness campaigns are regarded as critical influencing factors.

### **Risk Mitigation and Profitability**

Making the sector profitable for insurers by focusing on risk mitigation, investigation, and monitoring will likely contribute to the sector's sustainability.

### **Affordability**

Reducing insurance premiums is foreseen as a way to boost uptake.

### **Awareness and Education**

The level of awareness and education, including the types of crops farmers are involved in, will influence uptake. Sensitization campaigns are crucial.

### **Extension Services**

Ignorance about how agricultural insurance works is identified as a significant bottleneck, and extension services can be a potent tool for ameliorating this.

### **Climate Change**

The increasing threats posed by climate change are expected to drive more farmers toward adopting agricultural insurance.

### **Role of Big Farmers and Cooperatives**

The increasing number of large-scale farmers and cooperatives is predicted to have a trickle-down effect on smallholder farmers.

### **Financial Institutions**

Setting minimum targets for agricultural loans could be an instrumental factor in increasing insurance uptake among farmers.

## Takeaways

**Robust Policy Framework:** Advocate for strong governmental policies to provide a conducive environment for agricultural insurance.

**Customer-Centric Models:** Prioritize customer needs in product development and marketing strategies.

**PPP Models:** Encourage the formation of partnerships between public and private entities to expedite market growth.

**Skill Development Programs:** Introduce farmer skill-enhancement programs that also educate on the importance of insurance.

**Affordability:** Work on strategies to make insurance premiums more affordable.

**Extension Services:** Invest in extension services to raise awareness and knowledge levels among farmers.

**Financial Institutions:** Collaborate with banks to set loan targets related to agricultural insurance products.

**Climate Adaptation:** Incorporate climate adaptation strategies into insurance products to make them more appealing in the face of climate change risks.

**Inclusion of Large-scale Farmers:** Engage big farmers and cooperatives to serve as role models and influencers for smaller farmers.



## 9. Conclusion

The comprehensive Key Informant Interviews (KII) have provided critical insights into the state of agricultural insurance in Rwanda, particularly among smallholder farmers. Several key findings have emerged:

**1. Training and Technical Capacity:** While a majority of stakeholders have engaged in a limited number of training sessions, the effectiveness of these trainings in enhancing uptake of agricultural insurance products is generally acknowledged.

**2. Stakeholder Engagement and Market Evolution:** Stakeholders anticipate substantial growth in the agricultural insurance market, shaped by government policy, skill enhancement, awareness campaigns, and private-public collaborations.

**3. Challenges and Adaptations:** The most prominent challenges include information asymmetry, low levels of farmer education, and trust issues around claim settlements. Despite these challenges, stakeholders have adopted various strategies such as peer learning, bundling insurance with agricultural credit, and implementing decentralized agency models to address these issues.

**4. Regional Uptake:** The Eastern Province emerges as the region with the highest uptake of agricultural insurance products, suggesting the need for targeted strategies in other regions.

**5. Lessons Learned:** Effective strategies include timely claims handling, continuous education, and financial inclusion, among others.

## 10. Recommendations

Based on the findings, the following recommendations are proposed for various stakeholders involved in agricultural insurance in Rwanda:

**1. Strengthen Training Programs:** Upgrade the quality and frequency of crop insurance, weather, and climate information training sessions, emphasizing practical, hands-on approaches.

**2. Enhance Stakeholder Collaboration:** Engage more proactively with public and private entities, focusing on creating sustainable partnerships that can serve the dual purposes of expanding reach and sharing risks.

**3. Targeted Regional Strategies:** Develop region-specific approaches, especially for areas showing lower uptake, to localize insurance products based on specific agricultural practices and risks.

**4. Educational Outreach:** Invest in large-scale educational campaigns aimed at demystifying agricultural insurance for smallholder farmers.

**5. Promote Financial Inclusion:** Work with financial institutions to develop insurance products that are not only affordable but are also bundled with other financial services such as credit.

**6. Policy Advocacy:** Lobby for stronger policy frameworks that incentivize agricultural insurance, both for providers and farmers.

**7. Climate-Adaptive Products:** As climate change continues to be a significant concern, it is vital to develop insurance products that offer protections against an increasing range of climate-related agricultural risks.

# 11 Appendices

## 11.1 Interview Questionnaire

### Impact assessment KII\_ACRESCBF

This questionnaire is designed to gather data from key partners of ACRE Africa on the impact of agriculture insurance product upscaling interventions in Rwanda from 2019 to-date. The questionnaire includes questions that focus on topics such as the adoption and retention of insurance products among smallholder farmers, the role of technical capacity and policy development, and the importance of timing and government support. The data will help inform an impact assessment report on the ACRE Africa's solutions to support climate resilience in Rwanda.

*\* Indicates required question*

1. Email \*

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2. Email \*

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#### Demographic information

Please tell us a little about yourself

3. Company name (where do you work?)

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4. Sector (what sector category does the company fall under?)

*Check all that apply.*

- Government (MINAGRI and/or other parastatals)
- Underwriter/ Insurance Company
- Financial institution (MFI/Banks)
- Input company (seed, fertilizer and other farm production inputs)
- Technology Company (MNO, Procuring systems)
- Aggregator/ Offtaker
- Farmer cooperative



5. What is your role and responsibility?

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6. Gender

*Check all that apply.*

- Female
- Male

7. Age

*Check all that apply.*

- 21 - 30 years
- 31 - 40 years
- 41 - 50 years
- 51 - 60 years

8. Years of experience

*Check all that apply.*

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

### Agriculture Insurance Program

*Participants to respond to questions on the implementation of the agriculture insurance program*

- 9. What have you observed to be the effects of the agriculture insurance program on adoption statistics, and what bottlenecks have you identified in the program's implementation?

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- 10. How important is the timing of claims management in promoting the adoption and retention of agriculture insurance products among smallholder farmers?

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- 11. Which insurance products have been sold to smallholder farmers since the implementation of the insurance upscaling intervention? \*

*Mark only one oval.*

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

12. How many insurance products has your company sold to smallholder farmers since the implementation of the insurance upscaling intervention from 2019 to-date?

*Check all that apply.*

- >5000
- 5001 - 10000
- 10001 - 20000
- <20001

13. What is the percentage of claims that have been paid out to smallholder farmers within:

*Mark only one oval.*

- 30 days of filing a claim?
- 60 days of filing a claim?
- 90 days of filing a claim?
- 120 days of filing a claim?

### **Training and Technical Capacity**

*Respondents to discuss the training and technical capacity provided to stakeholders in the agriculture sector*

14. How effective is crop insurance, weather, and climate information training in increasing the uptake of agriculture insurance products among smallholder farmers in Rwanda?

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15. How many smallholder farmers have attended the crop insurance, weather, and climate information training sessions since the implementation of the insurance upscaling intervention?

*Check all that apply.*

- >10000
- 10001 - 20000
- 20001 - 30000
- 30001 - 40000
- 40001 - 50000
- <50001

16. Can you describe your experience with the training of trainers approach to promoting the uptake of agriculture insurance among smallholder farmers in Rwanda?

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17. Briefly describe your experience with the training of trainers approach to promoting the uptake of agriculture insurance among smallholder farmers in Rwanda?

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### **Stakeholder Engagement and Market Evolution**

*Respondents to discuss stakeholder engagement and the evolution of the agriculture insurance market in Rwanda*

18. How has the technical capacity provided by ACRE Africa on product development and deployment affected the quality of insurance products and the perception of smallholder farmers toward these products?

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19. What locations do you have the highest farmer uptake?

*Mark only one oval.*

- Location 1
- Location 2
- Location 3

20. Can you discuss any challenges you have faced in promoting the uptake of agriculture insurance products among smallholder farmers in Rwanda, and how you have addressed them?

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21. What lessons have you learned about promoting the uptake of agriculture insurance products among smallholder farmers in Rwanda, and how have these lessons informed your strategies?

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22. How do you see the agriculture insurance market in Rwanda evolving over the next 5-10 years, and what factors do you believe will be most influential in shaping this evolution?

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Google Forms

## 11.2 Full list of Stakeholders contacted for the KII's

Below is the full list of stakeholders that were contacted for the KII sessions:

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## 11.3 Pictorial: FGD Sessions





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