ICCO has become a partner to the World Food Program in Farm to Market Alliance (FtMA) in Rwanda in 2015. The Farm to Market Alliance (FtMA) is a public-private sector consortium of six agri-focused organizations formed to make markets work for 54,000 farmers, of which 47% are female farmers. FtMA supports farming families to transition to commercial agriculture.

FtMA empowers smallholders to become reliable market players through access to four integrated pathways: predictable markets, affordable finance, technologies and quality inputs, and handling and storage solutions.

ICCO is promoting the pathway to affordable finance by working together with three MFIs to improve farmers’ access to inputs and outputs loans, savings mobilization through solidarity groups and development of agricultural equipment programs to 16,350 members of 162 farmer organizations.

As a result, FtMA has connected farmers through forward delivery contracts to the five largest commodity buyers in the country. FtMA Rwanda is making the present financial solutions scalable through introducing third party guarantors and training farmer organizations on governance and financial practices.
ICCO Cooperation, in partnership with EUCORD, is implementing the IRRIGATE TO WIN project, (2019-2022), financed by Achmea Foundation. The goal of the project is to pilot sustainable financing solutions, which will support 2,000 farmers in Rwanda to access innovative irrigation technologies. This is done in partnership with 19 selected producer organizations (POs), three microfinance institutions (MFIs) and the private sector, including off takers and irrigation equipment suppliers.

Introducing irrigation equipment allows farmers to produce high value horticultural crops during the lean season. The usage of these technologies will strengthen the resilience of farmers and counter the negative impact of climate change. Farmers will generate more income, as the vegetables will be sold to exporters who give better prices than national buyers.

The target group contains a selection of cooperatives and their members in Rwamagana, Kayonza and Ngoma Districts in the Eastern Province of Rwanda.

"Thanks to the project, I managed to increase my land size using the irrigation equipment. I got access to a good loan, as the project negotiated good rates for us from the bank. I got knowledge and skills in my agribusiness; mainly how to grow new crops like vegetables. I get more income from horticulture thanks to the access to new markets provided by the project. I have confidence to better provide for my family (food, health care and school fees for children), now and in the future. I bought cattle and goats, and I increased my savings as I was trained to do so."

**PROJECT RESULTS TO DATE**

By mid 2020, the project:
- has reached 1032 farmers from 18 cooperatives
- A total of 24 MT of french beans were sold to vegetable exporters last season giving farmers a margin of about 2 million per cooperative
- Thanks to the financial literacy trainings given by the project, farmer cooperatives were able to design administration procedures and keep track in their books. They were able to know their cost of production and their profit after selling their produce.
**STARS**

The Strengthening African Rural Smallholders (STARS) program is a five-year program (2017-2021) implemented by ICCO Cooperation in partnership with Mastercard Foundation. Adopting the Market Systems Development (MSD) approach, STARS improves access to finance and markets for over 200,000 smallholder farmers with emphasis on women and youth in Burkina Faso, Ethiopia, Rwanda and Senegal. STARS works with microfinance institutions (MFIs), to increase their capacity to offer appropriate agricultural credit to smallholder farmers. STARS also works with farmers, through their cooperatives to make sure they have better access to these loans as well as affordable quality inputs like fertilizer and seeds, equipment, markets and extension services.

**STARS RESULTS**

**Intervention area 1. Access to Finance**
- STARS rolled out 5 new credit products within 5 MFIs. Through these loans, over USD 6 million was disbursed to 69,517 farmers (of which at least 50% women)
  - These include loans for maize and rice, agri-group loans for banana, Irish potatoes and horticulture, and agri-individual loans for banana, Irish potatoes and horticulture
- 5 MFIs have become better equipped to design and manage agri-loans and their risks; using the Agriculture Credit Assessment Tool (A-CAT) and by setting up risk management committees
- STARS supported 3 MFIs to attract capital of USD 1,2 million through (inter)national brokering and B2B sessions
- STARS set up 115 savings groups to help female farmers build their financial literacy and bankability. In total, they saved USD 39,377 by the end of December 2019

In Rwanda, STARS is working to improve access to finance and markets for 49,500 smallholder farmers, impacting a total of 250,000 household members. To reach its target, STARS works with five MFIs and two commercial banks to develop crop specific loan products. These include products for maize and rice farmers that take into account the costs of production and the seasonal cash-flow of farmers.

By mid 2020, STARS in Rwanda was well on track to reach its target, with 69,517 farmers already benefiting from crop-specific loans. STARS also works with key value chain actors (processors, service providers, cooperatives, and unions) to strengthen maize and rice value chains and create access to markets, skills training, farm inputs, and equipment.

**Intervention area 2. Value Chain Development**
- All 15 producer organizations received support to improve their managerial capacity, good agricultural practices and post-harvest handling to improve the quality of their produce
- The maize and rice supply chains were strengthened by providing better linkages between buyers and producers
- STARS promoted sustainable business development services (BDS) within the cooperatives. As a result, 13,480 farmers received technical training and spraying services in exchange for a small fee
- STARS promoted gender by establishing gender committees within cooperatives. These committees advocate for gender issues and are trained on marketing and leadership skills
- Rice certified seed producers were trained to ensure that farmers have access to quality rice seeds
STARS RESULTS

Intervention area 3. Building knowledge and dissemination
The STARS Rwanda team aims to prove, improve and share in order to have sufficient information at hand to make programmatic decisions and knowledge contributions to the agriculture sector. STARS proves through collecting insights from the field, conducting case studies, internal and external evaluation, quality checks and human interest stories. The team improves by organizing discussions and quarterly program reviews with program staff and partners for assessment, interpretation, reflection, sense-making and learning from results.

Based on this, the Rwanda team shares knowledge through presenting its achievements in newsletters, donor reports, conferences, webinars, blogs, publications, media events, partner workshops and sector network presentations. The Rwanda team conducted 7 case studies, 6 internal assessments, 4 internal reviews, presented 2 national and 2 international events including the East Africa Microfinance Network association summit.

FARMER HIGHLIGHT - ABEZA JOSEE

“Thanks to the newly acquired skills, I was confident enough to campaign in the following election and I am now the secretary. I have a word in the management of the cooperative. On top of that, thanks to STARS training and awareness raising on savings, I realized that my farming income can be invested again to generate more income. So, I grouped the women in my PO into a savings group and we started saving 1 USD per week. From that savings, I was able to buy my tailoring machine and I am now a tailor in my village. My next target is having my own tailor shop so that other tailors can even rent the space from me.”