GENERAL SURVEY REPORT
RWANDA FARM PROGRAM

EXECUTIVE SUMMARY

Challenges facing coffee farmers in Rwanda
Coffee farmers in Rwanda encounter several barriers that hinder productivity and improvements in their livelihoods, including:

- Limited access to essential farm inputs
- Income instability due to market fluctuations
- Insufficient technical knowledge on optimal farming practices
- Restricted access to financial resources
- Climate-related challenges such as erratic rainfall, prolonged droughts, pests, and diseases

SCF's impact since 2016
Since 2016, the Selecta Coffee Fund (SCF) has been actively working with local partners to support coffee farmers, particularly in Nyamagabe District, Southern Rwanda. The program aims to boost productivity and enhance farmers' economic stability.

How SCF supports farmers

- Providing cows to improve soil fertility through farmyard manure, enhancing coffee yields
- Training in Good Agricultural Practices (GAP) to strengthen farming expertise and management skills
- Facilitating access to Village Savings & Loan Associations (VSLA) to improve financial inclusion
- Diversifying income sources by promoting cow farming and avocado cultivation, contributing to food security and financial resilience

Key achievements & impact
2020-2025 Goals

- Doubling coffee yield per tree
- Increasing household income for beneficiaries by 100%
- Ensuring at least 30% of program participants are women

2024 Progress Report

- Beneficiary growth: increased by 8%, from 547 in 2023 to 594 in 2024, impacting 3,059 household members
- Women's participation: rose from 36% to 38%, with 228 women involved, 26% of whom are widows
- Coffee yield per tree: reached 0.94 kg, showing a continuous upward trend
- Coffee farming income per beneficiary: reached Rwf 594,914 (approx. €413), a 56% increase from 2023
- Additional income sources: generated Rwf 399,624 (approx. €277), a 19% increase from 2023
- Total household income: averaged Rwf 994,538 (€690), 39% higher than in 2023, exceeding program targets **by 111%**

The road ahead
Despite these improvements, only 6% of beneficiaries currently earn above the estimated rural living wage (Rwf 197,848 / €137 per month, as estimated by the Anker Research Institute).

Ongoing support is essential to continue lifting farmers out of poverty. Future investments should focus on financial inclusion, climate resilience, and sustainable productivity growth to ensure long-term progress.

INTRODUCTION

Rwanda, a small landlocked country in Central East Africa, is comparable in size to North Macedonia and smaller than Belgium. It is among the top 10 coffee-producing countries in Africa.

Often referred to as the "Land of a Thousand Hills," Rwanda offers ideal conditions for Arabica coffee cultivation. Positioned just a few degrees south of the equator (between 1°4’ and 2°5’ S), coffee is grown at altitudes ranging from 970 to 2,575 meters above sea level, with temperatures between 14.2°C and 23.8°C and annual rainfall varying between 700 and 2,120 mm.

Agriculture is the backbone of the country’s economy, with a large portion of the population engaged in the sector. Due to Rwanda’s limited land availability and high population density, coffee farming is primarily practiced by smallholder farmers. More than 350,000 farmers cultivate coffee across 42,229 hectares, with the average farm size being less than 0.12 hectares.

Given the relatively small production volumes per farmer, Rwanda’s coffee sector has specialized in high-quality, Fully Washed specialty coffee, which fetches premium prices in international markets. To protect farmers' earnings, a minimum farm gate price is set annually. During the 2022/2023 fiscal year, Rwanda exported 20,065 metric tons of green coffee, 76% of which was Fully Washed Coffee (NAEB, 2023). The average export price for green coffee was USD 5.8 per kilogram.

Despite Rwanda’s strong coffee sector, farmers face several challenges that impact productivity and livelihood improvements. These include limited access to essential farm inputs, fluctuating coffee incomes, inadequate technical knowledge of good agricultural practices, restricted access to financing, and the effects of climate change - such as unpredictable rainfall, prolonged droughts, and increased pest and disease outbreaks.

Did you know?

Fully washed coffee (also known as wet-processed coffee) is a method of coffee processing that enhances clarity, brightness, and complexity in the cup. This technique is particularly special because it results in cleaner, more vibrant flavours, often with bright acidity and fruity or floral notes.

How is fully washed coffee processed?

- Harvesting – only ripe, high-quality coffee cherries are selected for processing.
- Pulping – the outer skin and most of the fruit are removed using a pulping machine.
- Fermentation – the beans, still covered in sticky mucilage, are placed in fermentation tanks for 12-72 hours to break down the remaining fruit.
- Washing – after fermentation, the beans are thoroughly washed with clean water to remove all remaining mucilage.
- Drying – the washed beans are spread out on raised drying beds or patios and dried under the sun until they reach the right moisture level.

Why is fully washed coffee special?

- Cleaner flavour profile – the fermentation and washing process removes unwanted flavours, leaving behind a crisp, bright taste.
- Pronounced acidity – fully washed coffees often have a vibrant, citrusy acidity, making them highly desirable for specialty coffee.
- Consistency & quality – since the pulp and mucilage are fully removed, only the best beans remain, ensuring a high-quality cup every time.

Why is fully washed coffee common in Rwanda?

Perfect conditions for fully washed processing

Rwanda's high-altitude, volcanic soil, and ideal rainfall patterns create the perfect environment for growing specialty Arabica coffee, particularly Bourbon varietals. Because these coffees have delicate, complex flavours, the fully washed process helps highlight their bright acidity and fruit-forward characteristics.

Cup profile: what to expect?

Rwandan fully washed coffees are known for their:

- Crisp citrus acidity (lemon, orange, bergamot)
- Fruity sweetness (red berries, stone fruit)
- Floral aromatics (jasmine, hibiscus)
- Balanced body (hints of chocolate, caramel)

Why it matters

Fully washed coffee from Rwanda represents the country's commitment to quality and sustainability, helping farmers earn better prices while delivering exceptional coffee to the world.

Since 2016, Selecta Coffee Fund (SCF), in collaboration with local partners, has been actively supporting coffee farmers - primarily in Nyamagabe District, Southern Province of Rwanda - to enhance coffee productivity and improve farmers' livelihoods.

According to the National Institute of Statistics of Rwanda (NISR, 2023), Nyamagabe District has a population of 371,501, with 86.9% of households engaged in agriculture. The poverty rate in the district stands at 41.5%, while 13% of the population lives in extreme poverty (Nyamagabe District, 2018).

With a population of 13,246,394, Rwanda ranks as the second most densely populated country in Africa, with 445 people per square kilometre (NISR, 2023 & Republic of Rwanda, 2024).

Regarding coffee exports, 76% of green coffee exported was Fully Washed, 16.5% lower-grade, while 3.3% was honey-processed coffee, 2.1% semi-washed, 1.8% natural-processed, 0.2% Robusta, and 0.1% Cascara coffee (NAEB, 2023).

To enhance coffee productivity, SCF provides farmers with cows to improve access to farmyard manure, a natural fertilizer essential for coffee tree growth. Farmers receive training in Good Agricultural Practices (GAP) to strengthen their technical knowledge and are supported in implementing these practices. Additionally, they are integrated into savings groups, improving their financial access.

Resilience to economic shocks is vital for sustaining farmers' livelihoods, and income diversification plays a crucial role in achieving this. SCF actively supports farmers in diversifying their income streams through cow farming, avocado cultivation, and indirectly boosting the production of other crops by promoting efficient manure utilization.

2025 Program Achievements:

- The average coffee yield per tree among SCF program beneficiaries has doubled between 2020 and 2025.
- The average household income of participating coffee farmers has increased by 100% over the same period.
- At least 30% of program beneficiaries are women.
- An annual survey is conducted among all program beneficiaries to assess progress toward key targets, identify challenges and opportunities, and refine intervention strategies to improve farmers' livelihoods effectively.

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PROGRAM BENEFICIARY FARMERS DEMOGRAPHIC INFORMATION

SCF Rwanda Farm Program growth in 2024
By the end of 2024, the SCF Rwanda farm program had reached 594 coffee farmers, reflecting an 8% increase from 2023 and achieving 98% of the annual target.

During the year, 47 new coffee farmers joined the program, receiving donated cows, training, necessary equipment, and integration into existing farmer groups. The program continues to make strides in gender inclusion, with the proportion of women beneficiaries increasing from 36% to 38%, reaching a total of 228 women. Among them, 60 women (26%) are widows.

As summarized in the table below, over 95% of program beneficiaries are either married, widowed, or separated and reside with other household members, all of whom also benefit from the program's impact.

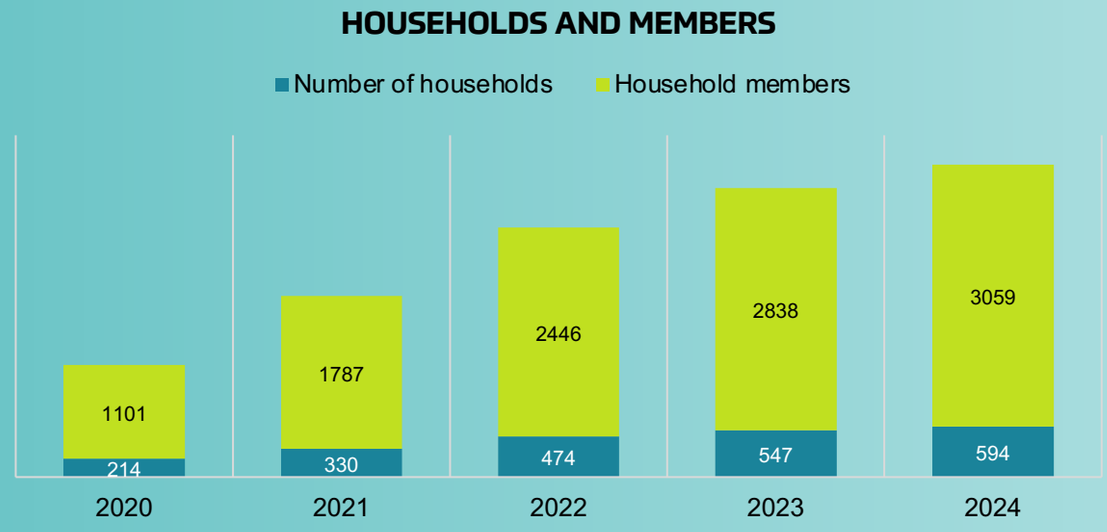
	Male		Female		
	30 yrs and below	**Above 30 yrs**	**30 yrs and below**	**Above 30 yrs**	**All**
Married	13	332	15	142	502
Separated		1	1	6	8
Single	5	2	3	1	11
Widow(er)		13		60	73
Subtotal	18	348	19	209	**594**
TOTAL	**366**		**228**		

Table: Program beneficiaries' demographic information

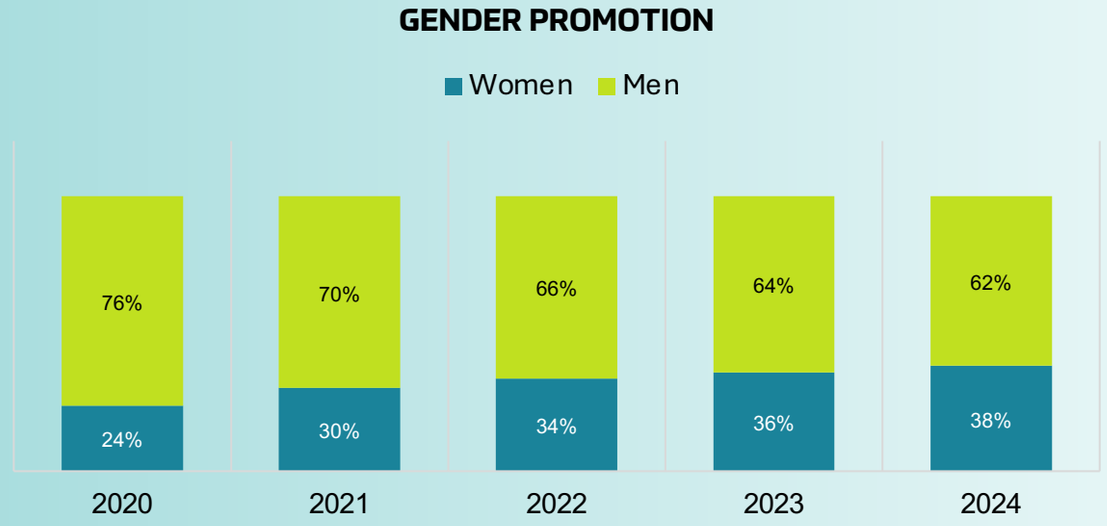
Impact on households & gender inclusion
In 2024, SCF initiatives in Rwanda positively impacted 3,059 household members, reflecting a 7.8% annual increase, as illustrated in the graph (bottom left). Household sizes varied between one and twelve members, with an average of 5.2 people per household.

Family labour remains a key driver of coffee farming in Rwanda, with women playing a central role in farm maintenance and household well-being, particularly in caring for children. Recognizing this, SCF mandates gender-inclusive selection processes within farmers' savings groups, ensuring that at least 30% of new program beneficiaries are women.

The graph (bottom right) highlights a steady increase in female participation in SCF programs, rising from 24% in 2020 to 38% in 2024, reinforcing the program's commitment to empowering women in coffee farming.



Graph: Households and members information



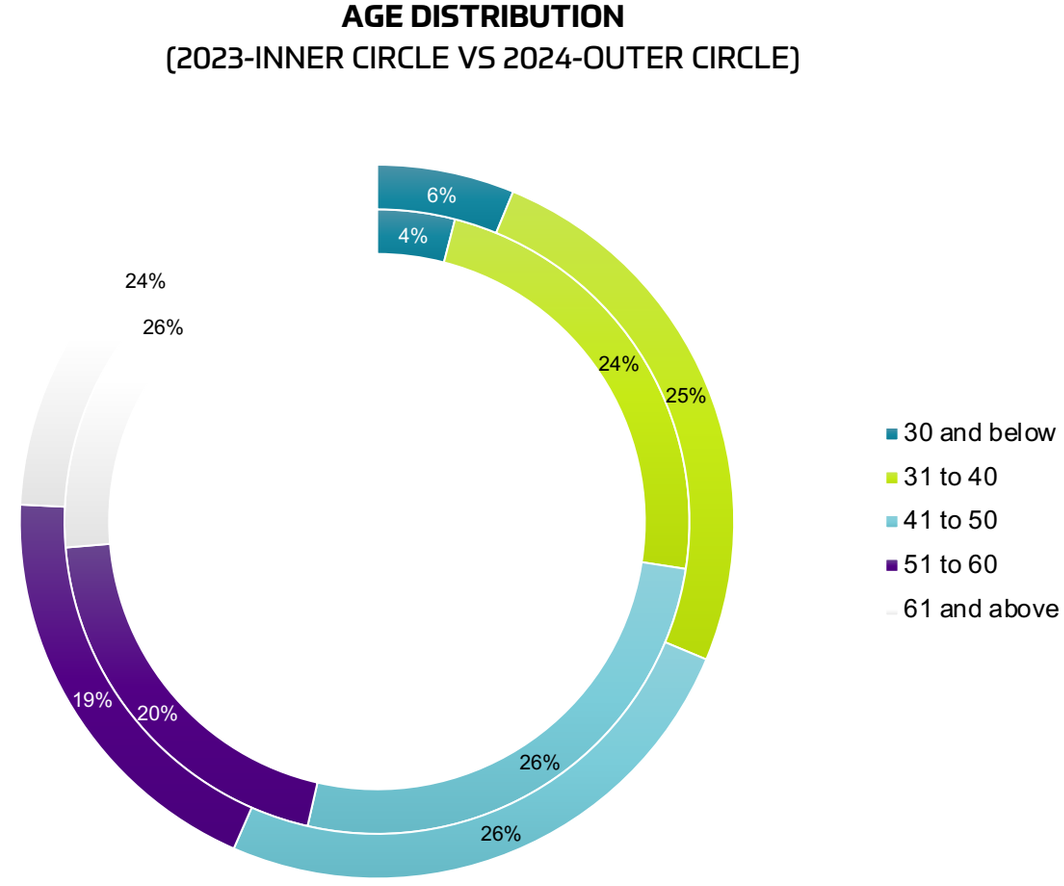
Graph: Gender promotion

Age demographics of SCF beneficiaries
As shown in the accompanying graph, 57% of SCF program beneficiaries are aged 50 or younger, a slight increase from 54% in 2023.

Between 2023 and 2024, the only age groups that saw growth were farmers aged 30 or younger (+2%) and those aged 31-40 (+1%).

Like many other African countries, Rwanda's coffee farming population is aging, with fewer young people entering the sector—posing a challenge for the long-term sustainability of coffee production (Perfect Daily Grind, 2025).

To address this, SCF actively encourages farmers' groups to identify and support younger farmers as new program beneficiaries. Younger farmers tend to be more receptive to modern agricultural practices, making it easier to improve productivity and enhance livelihoods in the long run.



Graph: Age distribution among program beneficiaries

Survey findings

DISTRIBUTION OF BENEFICIARIES BY ADMINISTRATIVE AREA

Selecta Coffee Fund's impact in Rwanda
The Selecta Coffee Fund (SCF) provides essential support to coffee farmers in Rwanda's Southern Province, a key coffee-producing region. Most beneficiaries - 509 farmers (86%) - are in Nyamagabe District, while the remaining 85 farmers (14%) are based in Huye District.

At the sector level, the three areas with the highest number of SCF beneficiaries include:

- Kibirizi sector (Nyamagabe District) – 161 beneficiaries
- Kamegeli sector (Nyamagabe District) – 102 beneficiaries
- Kigoma sector (Huye District) – 84 beneficiaries

By focusing on these key coffee-growing areas, SCF continues to strengthen farming communities, improve productivity, and enhance the livelihoods of coffee farmers in Rwanda.

BENEFICIAIRIES BY ADMINISTRATIVE SECTORS

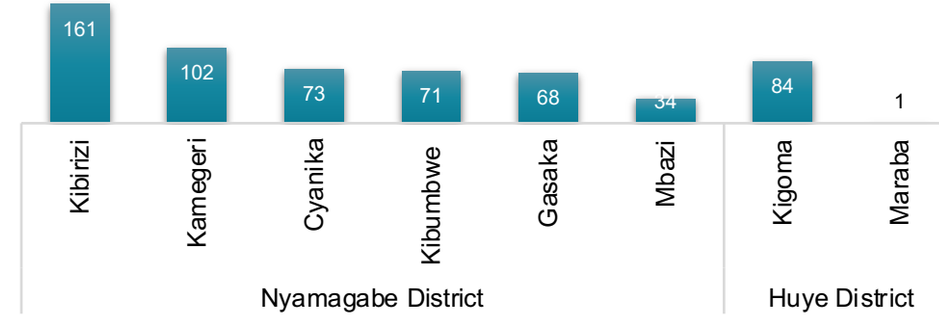
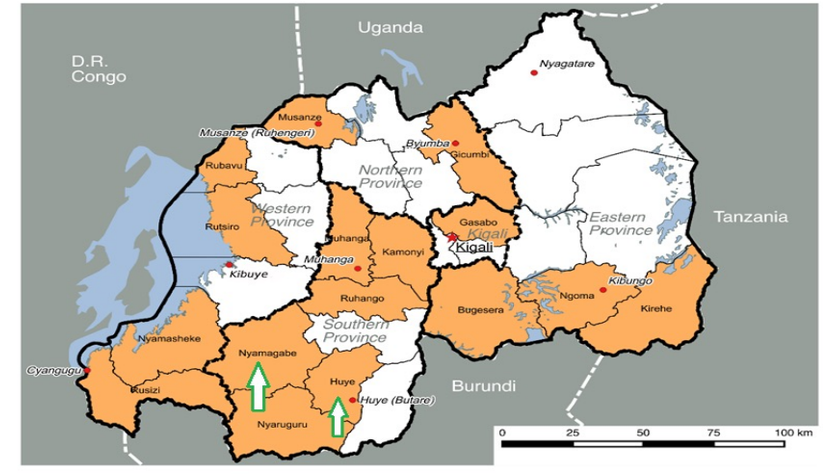


Table: Program operational area



Picture: Rwanda districts map

Survey findings

HEIFERS/COWS DISTRIBUTION, FOLLOW-UP, REPRODUCTION, & PRODUCTIVITY

The distribution of cows plays a crucial role in expanding the SCF Rwanda farm program, enabling more farmers to benefit from sustainable agricultural practices. In Rwanda, a cow is more than just livestock - it is a valuable economic and social asset for small-scale farmers, contributing to both agricultural productivity and household well-being.

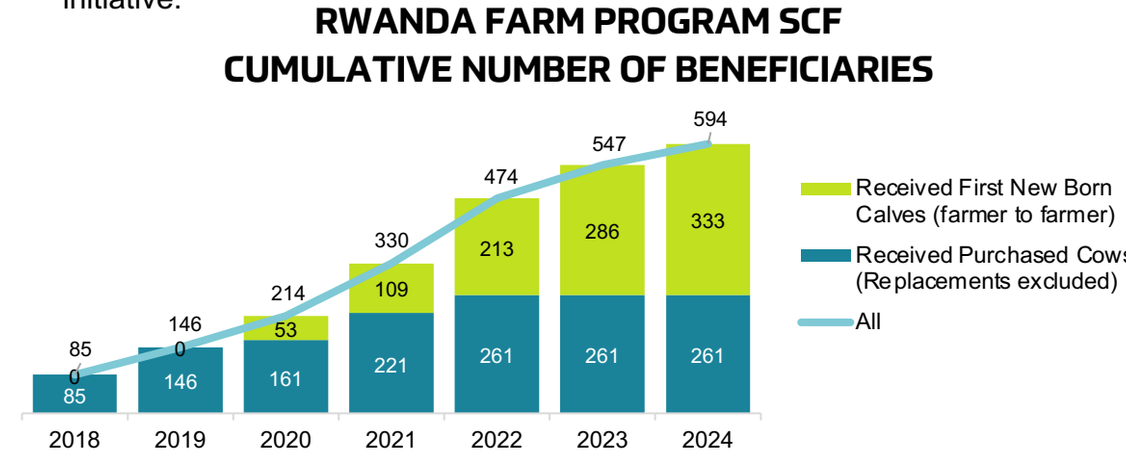
Why cows matter for farmers

- Soil enrichment & sustainable farming – cow manure serves as a natural fertilizer, replenishing essential soil nutrients lost through harvesting, pruning, and weeding, leading to improved crop yields and long-term soil health.
- Income diversification & nutrition – cows provide an additional revenue stream through milk production and livestock sales, while also enhancing household nutrition, particularly for children

SCF's cow distribution model

Since 2018, SCF has supported coffee farmers by distributing cows through two key strategies:

1. Direct distribution – SCF purchases cows and provides them to selected farmers.
2. Passing on first-born calves – farmers who receive cows pass on the first-born calf to a new program beneficiary, ensuring sustainable expansion of the initiative.



Graph: Trend in the number of program beneficiaries

Initially, most cows were distributed through direct purchases. However, since 2023, the passing-on model has become the primary method of cow distribution, fostering community-driven growth.

Impact by the end of 2024
- Total Farmers Benefiting: 594
- 56% (333 farmers) received cows through the passing-on model
- 44% (261 farmers) received cows through direct purchase

By the end of 2024, 91% of program beneficiaries who received cows since 2018 still had them at home, highlighting the long-term sustainability of this initiative. However, 5% sold their cows, while 4% experienced livestock losses without replacements.

A closer look: women beneficiaries & cow ownership

Women living with husbands
- 96% still had cows, 5% higher than the general program average.
- 3% lost their cows due to natural causes.
- 1% sold their cows to meet financial needs.

Widows, separated & single women
- 86% still had cows, lower than the overall program average.
- 8% lost their cows due to natural causes.
- 6% sold their cows due to financial needs.

Why are widows & single women more likely to lose or sell their cows?
- Limited household resources – with fewer family members available for farm work, maintaining livestock becomes more challenging, increasing the risk of cow loss.
- Higher financial pressures – many of these women are sole providers for their children, sometimes needing to sell cows to cover urgent household expenses.

While these cases remain relatively limited, they highlight the importance of tailored support for women in vulnerable situations to ensure sustainable economic empowerment through livestock farming.

Program beneficiaries and cow status	Male beneficiaries (All)		Female beneficiaries (All)				All	
			Married		*Widows, Separated, & single*			
	Frequency	%	Frequency	%	Frequency	%	**Frequency**	**%**
Alive (Replacements Incl.)	328	90%	150	96%	61	86%	**539**	**91%**
Dead	16	4%	4	3%	6	8%	**26**	**4%**
Sold	21	6%	2	1%	4	6%	**27**	**5%**
Others	1	0%	1	1%	0	0%	**2**	**0%**
All	**366**		**157**		**71**		**594**	**100,0%**

Table: Status of distributed cows

Veterinary services
SCF provides veterinary services to farmers to ensure the health and longevity of their cows. Cattle are particularly vulnerable to tick-borne diseases such as Theileriosis and Anaplasmosis, which can be fatal if not treated in time. To address this, two veterinarians provide daily care and monitoring for the livestock.

Declining veterinary cases: a positive trend
In 2024, a total of 348 veterinary cases were recorded. Despite the growing number of cows, veterinary cases decreased by 19% from 2023 to 2024, following a 46% drop in intervention cases from 2022 to 2023.

This reduction is attributed to two key factors:

- Transition to locally adapted cows – since 2023, only first-born calves are distributed to new beneficiaries instead of purchased cows. These locally born calves are naturally acclimated to the environment, making them less prone to diseases.
- Introduction of the farmers' self-financing model (2024) – to promote long-term sustainability, SCF introduced a cost-sharing model where:
    - Farmers contribute 25% of veterinary medicine costs through their savings group.
    - Farmers pay Rwf 5,000 (approx. €3.5) per veterinary intervention.

This approach encourages farmers to take proactive disease prevention measures, reducing overall sickness rates.

Empowering farmers through financial inclusion

- 95% of program beneficiaries (564 farmers) actively contribute to their savings groups, improving financial access for veterinary services.
- 39% of contributors are women, reinforcing financial inclusion and shared responsibility in livestock care.

By reducing disease risk, increasing farmer accountability, and fostering financial independence, SCF's veterinary program ensures stronger, healthier herds and more resilient farming communities.

	2022	2023	2024
Veterinary cases	802	430	348
Number of cows	474	547	594
Average cases per cow	1,7	0,8	0,6

Table: Veterinary cases per cow

Veterinary Intervention Cases	Frequency	Proportion (%)
Theileriosis & Anaplasmosis /Tickborne Diseases	183	52,6%
Worms	50	14,4%
Artificial insemination	46	13,2%
Skin diseases	24	6,9%
Mastitis	7	2,0%
Genital infections	6	1,7%
Hypocalcemia	5	1,4%
Eye diseases	4	1,1%
Avitaminosis	4	1,1%
Digestive infections	4	1,1%
Dystocies	3	0,9%
Septicemic infection	3	0,9%
Injuries	2	0,6%
Respiratory infections	2	0,6%
Dehorning	1	0,3%
Foot infections	1	0,3%
Retained placenta	1	0,3%
Navel infections	1	0,3%
Sprain	1	0,3%
Total	348	100%

Table: Veterinarians intervention cases

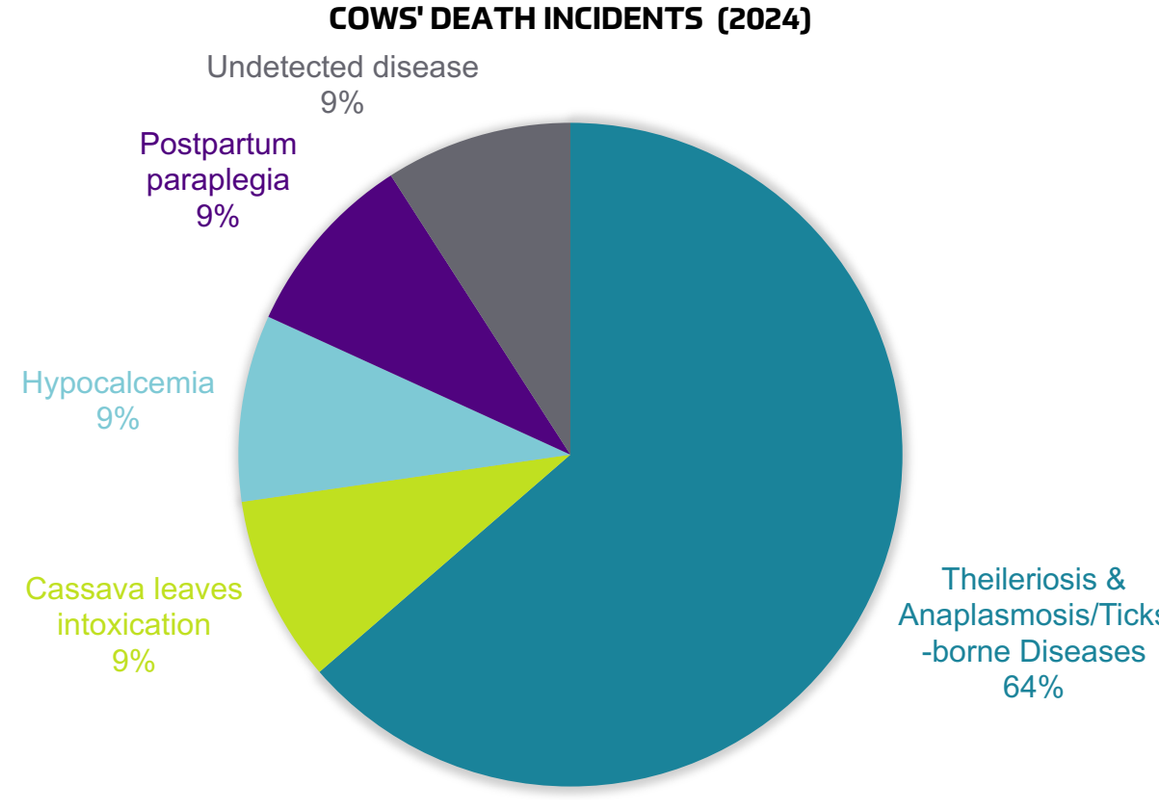


Pictures: Farmers saving groups

Cattle mortality & disease prevention efforts
In 2024, SCF program beneficiaries reported the loss of 11 cows due to various factors. As shown in Figure 11, 64% of these deaths were caused by tick-borne diseases, which remain the leading cause of cattle mortality among farmers in Rwanda.

Proactive disease prevention initiatives
To mitigate these losses, SCF provides new program beneficiaries with free tick insecticides, sufficient for over three months. After this period, farmers are encouraged to purchase insecticides from local agrodealers to maintain disease prevention.

Additionally, some farmer savings groups have begun collective purchasing of insecticides, ensuring all group members have continuous access to necessary treatments—an initiative that strengthens community-led disease control and improves long-term livestock health.



Graph: Cows' death statistics

Cows' reproduction: growth & economic impact

As shown in below table, over 60% of distributed cows have given birth at least once, providing households with access to milk for consumption and potential income from sales. Additionally, 36% of farmers now have cows that have given birth at least twice, up from 28% the previous year. This increase is contributing to:

- More calves for sale, creating an additional income source
- Increased manure production, enhancing soil fertility for better crop yields

Cattle growth in numbers (2024)

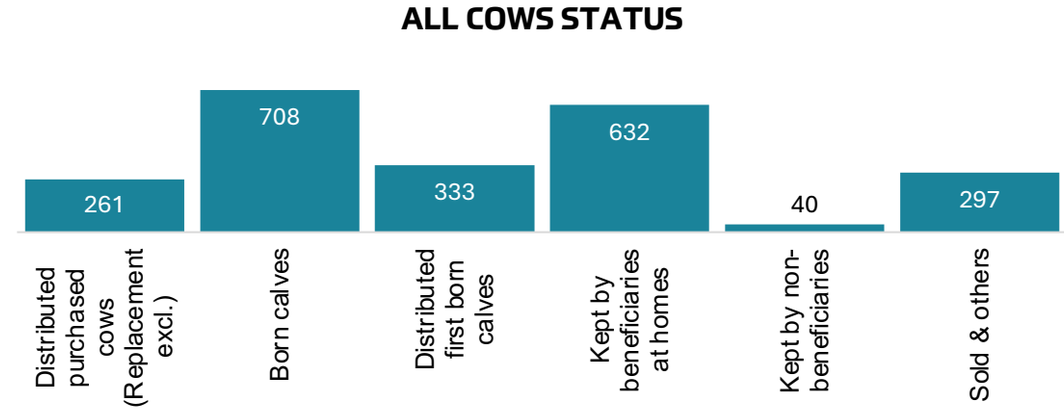
- SCF initially distributed 261 cows to program beneficiaries.
- Total number of calves born: 708
- 333 first-born calves were passed on to new beneficiaries.
- 632 cows remained with program beneficiaries.
- 40 cows were kept by non-program beneficiaries under special agreements.
- 297 cows were either sold for income generation or lost due to natural causes.

This continuous cycle of reproduction and redistribution strengthens economic resilience, ensuring sustainable livelihoods for farmers while enhancing access to key agricultural resources.

Photo: Newborn calves

Borns per cow/heifer	2023		2024	
	Frequency	%	Frequency	%
6 borns	1	0,2%	2	0,3%
5 borns	2	0,4%	5	0,8%
4 borns	9	1,6%	19	3,2%
3 borns	33	6,0%	70	11,8%
2 borns	109	19,9%	119	20,0%
1 born	153	28,0%	147	24,7%
0 borns	240	43,9%	232	39,1%
All	547	100,0%	594	100,0%

Table: Cows reproduction status



Graph: All cows status

Milk productivity & artificial insemination for sustainable growth

In 2024, a total of 186 calves were born, further strengthening milk production among SCF beneficiaries. Data from 158 farmers indicates that an estimated 79,713 litres of milk were produced throughout the year.

- 68% (54,438 litres) was used for household consumption
- 32% was sold, generating additional income for farmers

Milk production trends & challenges

The average daily milk yield per cow was 3.7 litres, reflecting a 7.5% decrease from 2023. This decline is primarily due to:

1. Farmers replacing their original cows, often for financial reasons.
2. Distribution of first-born calves, some of which resulted from local bull mating, leading to lower milk yields.

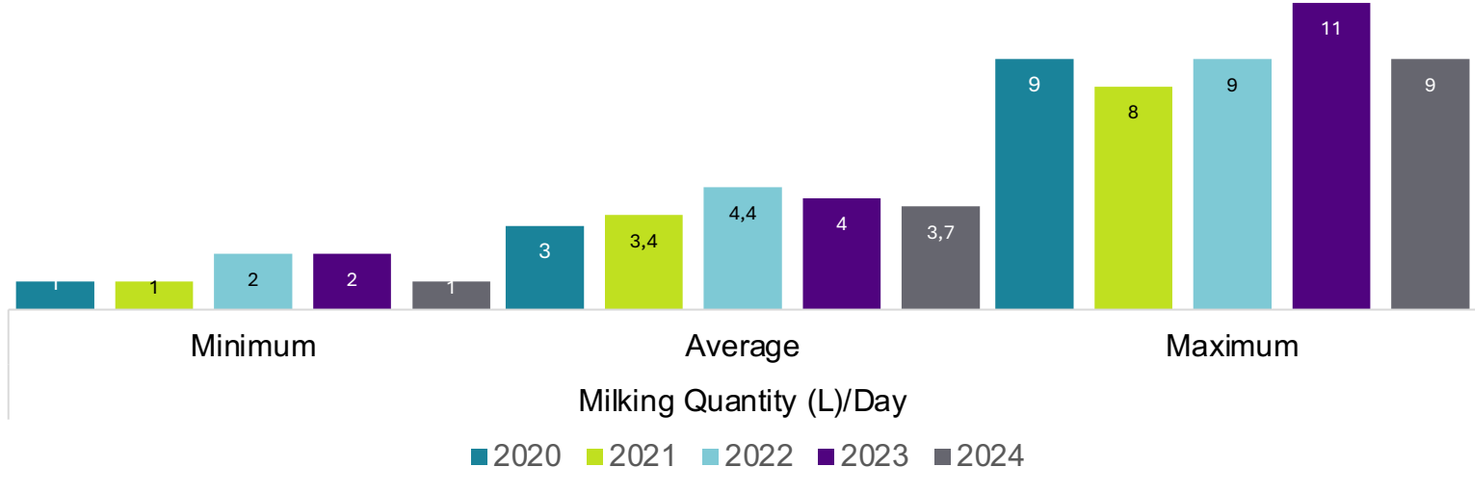
Enhancing milk productivity through artificial insemination

To improve milk production, SCF veterinarians introduced artificial insemination (AI) using selected semen in 2024. This ensures that farmers have access to high-yield dairy cows for sustained milk productivity.

Key actions taken:

- Regular AI awareness campaigns through farmers' groups
- Active AI application by SCF veterinarians
- Ongoing monitoring & support

Due to the strict storage requirements for semen and other external factors, the AI success rate is currently below the optimal 70%. As a result, multiple insemination attempts are often needed to achieve successful reproduction. By investing in AI and farmer education, SCF is working towards higher milk yields, increased income opportunities, and greater food security for rural communities.



Graph: Milk production statistics

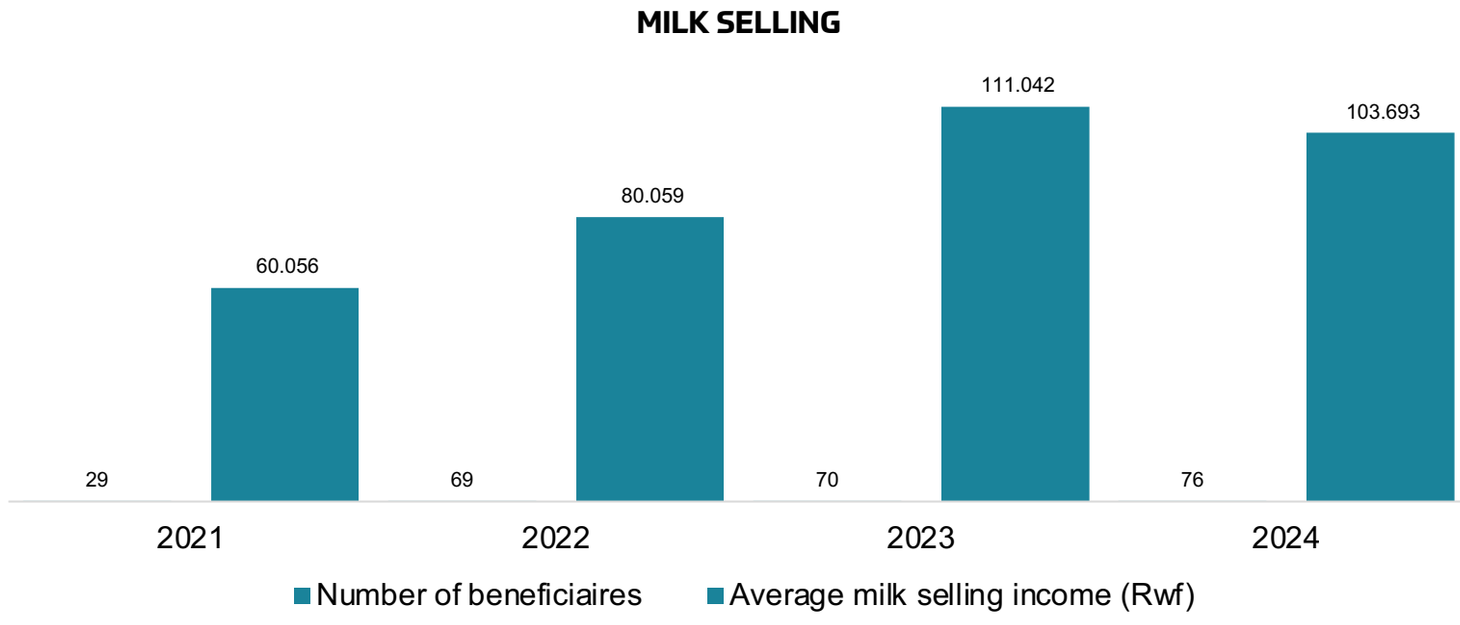
Milk sales & income generation in 2024

Data on milk sales from SCF beneficiaries was collected, revealing that 76 farmers - representing 48% of those who milked their cows - engaged in milk sales during 2024.

Key figures:

- Total milk sold: 24,345 litres
- Average milk sold per farmer: 320 litres
- Additional income per farmer: Rwf 103,693.4 (Approx. €72)

These sales contribute to enhanced household income, supporting farmers in diversifying revenue streams and improving livelihood sustainability.



Graph: Milk selling

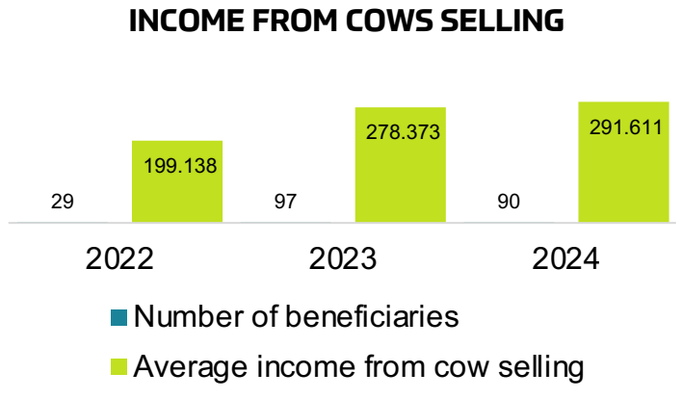
Diversifying farmer income: cattle sales & manure utilization

Income from extra cow sales

As cattle continue to reproduce, SCF beneficiaries leverage cow sales as an alternative income stream after passing on first-born calves to new program participants. Due to limited resources, many farmers opt to sell extra cows rather than raise them to maturity.

Key figures (2024):

- 90 farmers sold cows, earning an average of Rwf 291,611 (€202) per farmer - a 4.7% increase from the previous year.
- Total revenue from cow sales: Rwf 26,245,000 (€18,202)



Graph: Cow selling incom

This income significantly supports household expenses, contributes to farming investments, and enhances financial resilience among rural communities.

Cow manure: a natural fertilizer for sustainable farming

Farmers maximize cow manure by using a bedding system of grass and crop residues in cow shelters. The interaction between dung, urine, and bedding materials produces high-quality farmyard manure, a key organic fertilizer for coffee and other crops.

Why it matters:

- Rich in essential nutrients for plant growth
- Improves soil structure & water retention
- Increases crop yield while reducing reliance on chemical fertilizers

Manure utilization (2024 survey data):

- Average manure production per farmer: 12,766 kg/year
    - Applied to coffee farming: 6,496 kg (51%)
    - Used for other crops: 49% of total manure produced

Considering an average of 986 coffee trees per SCF beneficiary, the manure application rate per tree was 6.6 kg, translating to 16,500 kg per hectare - significantly enriching soil fertility.

By integrating cattle farming and organic fertilization, SCF beneficiaries are boosting crop productivity, enhancing sustainability, and improving overall farm profitability.

Challenges	Frequency	Proportion (%)
Limited fodder grasses	99	50%
Cow sickness	35	18%
Inefficiencies in the artificial insemination	14	7%
Cows with reproduction issues	11	6%
Cows death risk	7	4%
Low milking quantity	4	2%
Others	30	15%
All	200	100%

Table: Cow rearing challenges

Challenges in cow rearing

The latest survey has identified several challenges faced by SCF beneficiaries in cow rearing, with some recurring issues highlighted in previous annual reports.

Limited access to fodder

- Main concern: lack of sufficient fodder grasses due to limited land resources - a common challenge for Rwandan farmers.
- Seasonal impact: the shortage is more severe during the dry season, as farmers rely on rain-fed agriculture.
- Financial constraints: the high cost and limited local availability of supplementary feed prevent farmers from using alternative nutrition sources, affecting cow productivity.

A positive shift

As incomes improve, some SCF beneficiaries have started purchasing additional land for coffee and crop production, which also enhances access to fodder by utilizing farm hedgerows for grass cultivation.

Health & reproduction challenges

- Disease outbreaks: some farmers face incidents of cow illnesses, posing a risk of mortality.
- Artificial insemination issues: local semen shortages and limited success rates have impacted reproduction efficiency.
- Low milk productivity: a small number of farmers report challenges in cow reproduction, affecting milk yields.

By addressing these key challenges through better land management, veterinary care, and enhanced access to artificial insemination, SCF aims to further improve livestock productivity and farmer livelihoods.

Survey findings

COFFEE PRODUCTION , AND HOUSEHOLD INCOME

The total number of coffee trees cultivated by SCF program beneficiaries in Rwanda reached 585,893 in 2024, reflecting an annual growth of 4%. This increase is primarily attributed to the enrolment of new farmers into the program.

Key figures:

- Average number of coffee trees per farmer: 986 (covering approx. 0.39 hectares)
- Total cherry production: 550,151 kg
- Average yield per tree: 0.94 kg

A positive trend in coffee yield

Data from 2020 to 2024 shows a steady upward trend in coffee yield among SCF beneficiaries. However, since 2020, fluctuations in annual production have been observed, mainly due to climate variability, as coffee trees are highly sensitive to changing weather patterns.

Challenges in comparing regional yield data

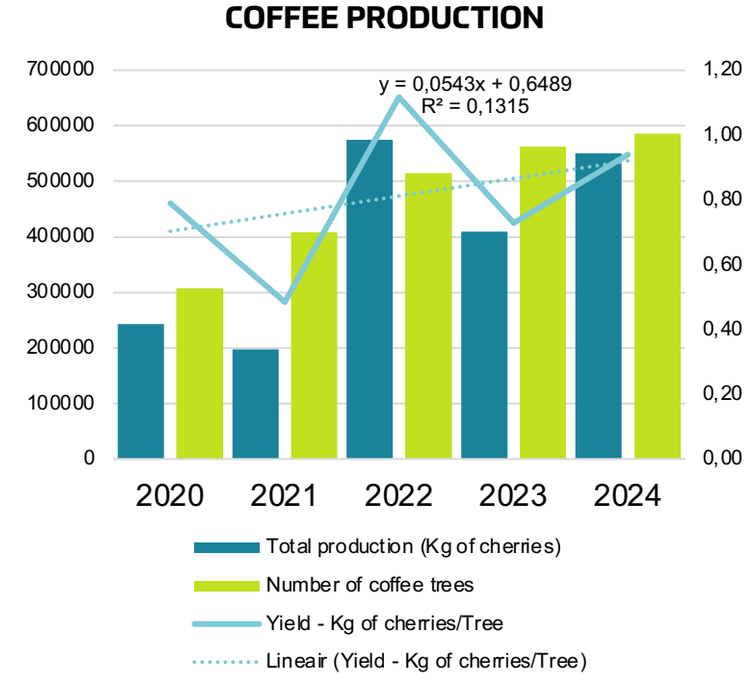
Previously, under the Monopsony zoning policy, farmers were required to deliver all harvested coffee cherries to designated Coffee Washing Stations (CWS) within their zone. This allowed local authorities to accurately track production. However, in 2024, the removal of this zoning policy allowed farmers to sell coffee cherries across neighbouring districts, making it difficult to determine the total production for Nyamagabe district.

SCF farmers outperform regional averages

Despite challenges in data collection, SCF beneficiaries have consistently achieved higher coffee yields compared to the general farming population in Nyamagabe:

- 2022: 37.5% higher yield than the district average
- 2023: 14% higher yield than the district average

Through continued support, access to quality farm inputs, and training in Good Agricultural Practices (GAP), SCF aims to further enhance coffee productivity and farmer livelihoods.



Graph: Coffee production statistics

Coffee farming income growth in Nyamagabe & Huye (2024)

In Nyamagabe and Huye districts, where SCF operates, coffee remains the primary cash crop, serving as a crucial source of income for local farmers. All harvested cherries are sold, making market prices and yield key factors in their earnings.

Key insights from 2024:

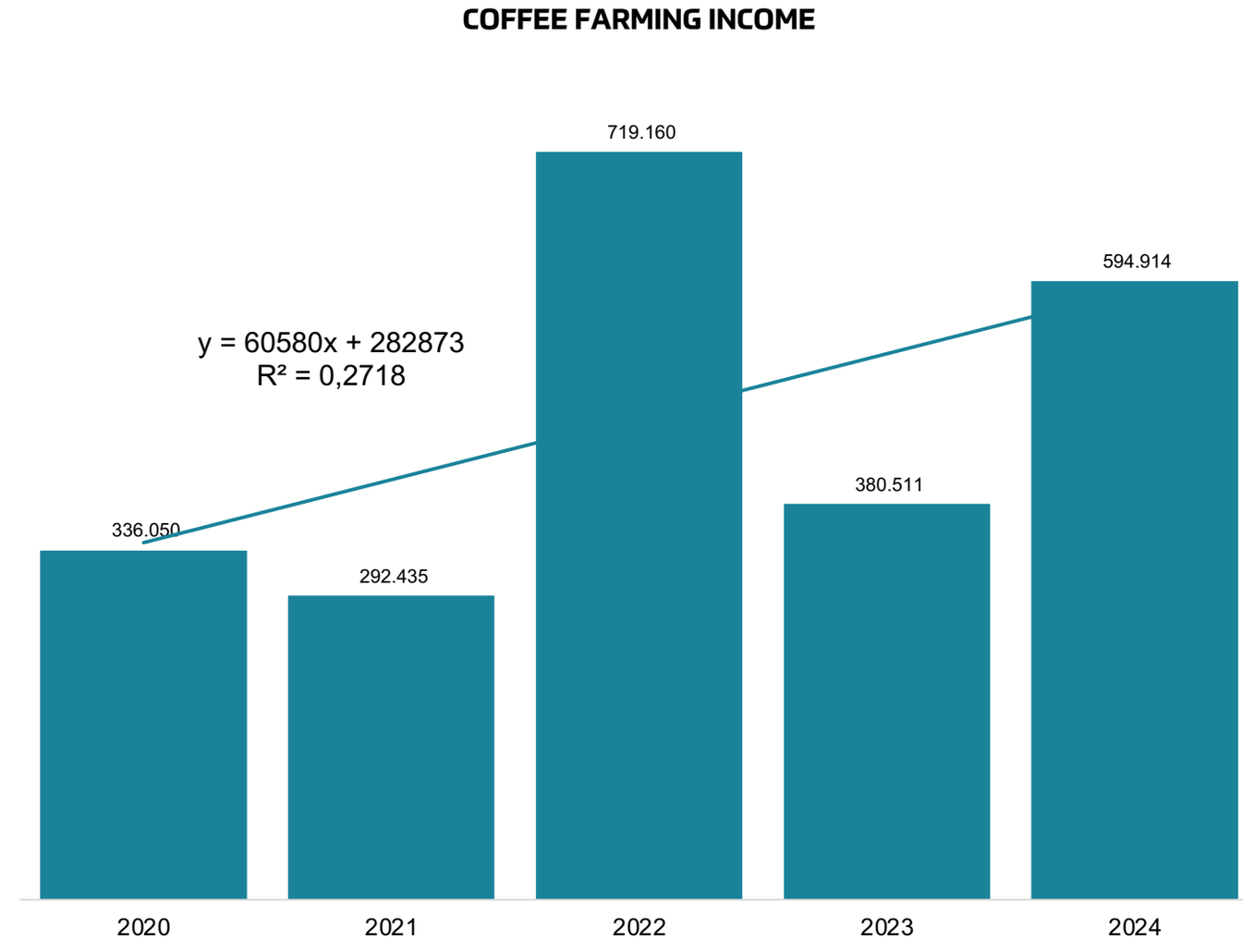
- Average income from coffee farming per SCF beneficiary: Rwf 594,914 (Approx. EUR 413) — marking a 56% annual increase
- Average farm gate price per kg of cherries: Rwf 629 (Approx. EUR 0.4) — 24.8% higher than in 2023

What's driving the growth?

This significant rise in coffee farming income is the result of two key factors:

1. Increased coffee yield per farmer
2. Higher farm gate prices for cherries

Through sustainable farming practices, training, and improved market access, SCF continues to empower farmers, ensuring they maximize their income and resilience in the coffee sector.



Graph: Trend in coffee farming income

Diversifying income: strengthening farmer resilience in Rwanda

Beyond coffee, SCF-supported farmers in Rwanda rely on alternative income sources to enhance financial stability and reduce risks associated with fluctuating coffee yields.

Key income streams

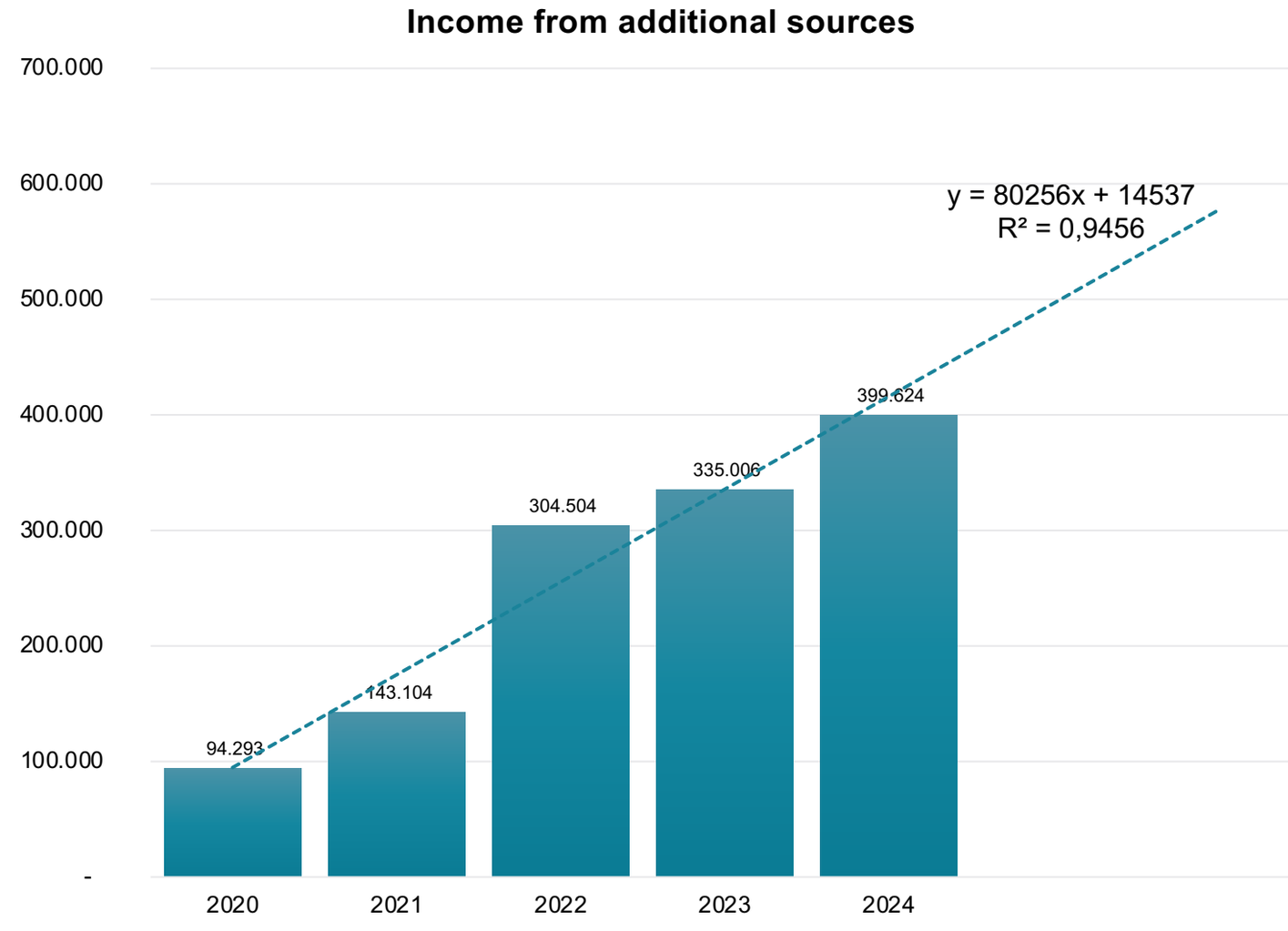
- Sale of other crops (cassava, maize, beans, plantains, sorghum, potatoes)
- Selling extra cows & milk
- Using cow manure to improve crop yields

2024 insights:

Average additional income per SCF beneficiary: Rwf 399,624 (Approx. EUR 277) 📈 +19% increase from 2023

Why it matters?

Unlike coffee farming, where income can vary significantly from year to year, these diverse revenue sources provide steadier financial security. Since 2020, while coffee income has fluctuated, alternative incomes have consistently grown, ensuring greater resilience during less favourable harvests.



Graph: Income from additional sources

Household income growth and poverty benchmarking

Between 2023 and 2024, household income among SCF program beneficiaries in Rwanda increased by 39%. The average household income in 2024 was Rwf 994,538 (approximately EUR 690), surpassing the target of Rwf 893,969 (EUR 620), achieving 111% of the goal.

This growth was driven by a 56% increase in coffee farming income and a 19% rise in income from additional sources such as crop sales, livestock, and milk production.

Household income vs. National Poverty Line

According to the National Institute of Statistics of Rwanda (NISR), the national poverty line was estimated at Rwf 159,375 (EUR 111) per adult per year in the 2018 EICV5 survey. If applied to the average SCF beneficiary household of 5.2 people, the actual average income per person in 2024 was Rwf 191,257 (EUR 133). This means that 44% of SCF beneficiaries (261 households) have an income above the national poverty line.

However, as the national poverty line has not been adjusted since 2018, it does not reflect current economic conditions, including inflation and other financial pressures.

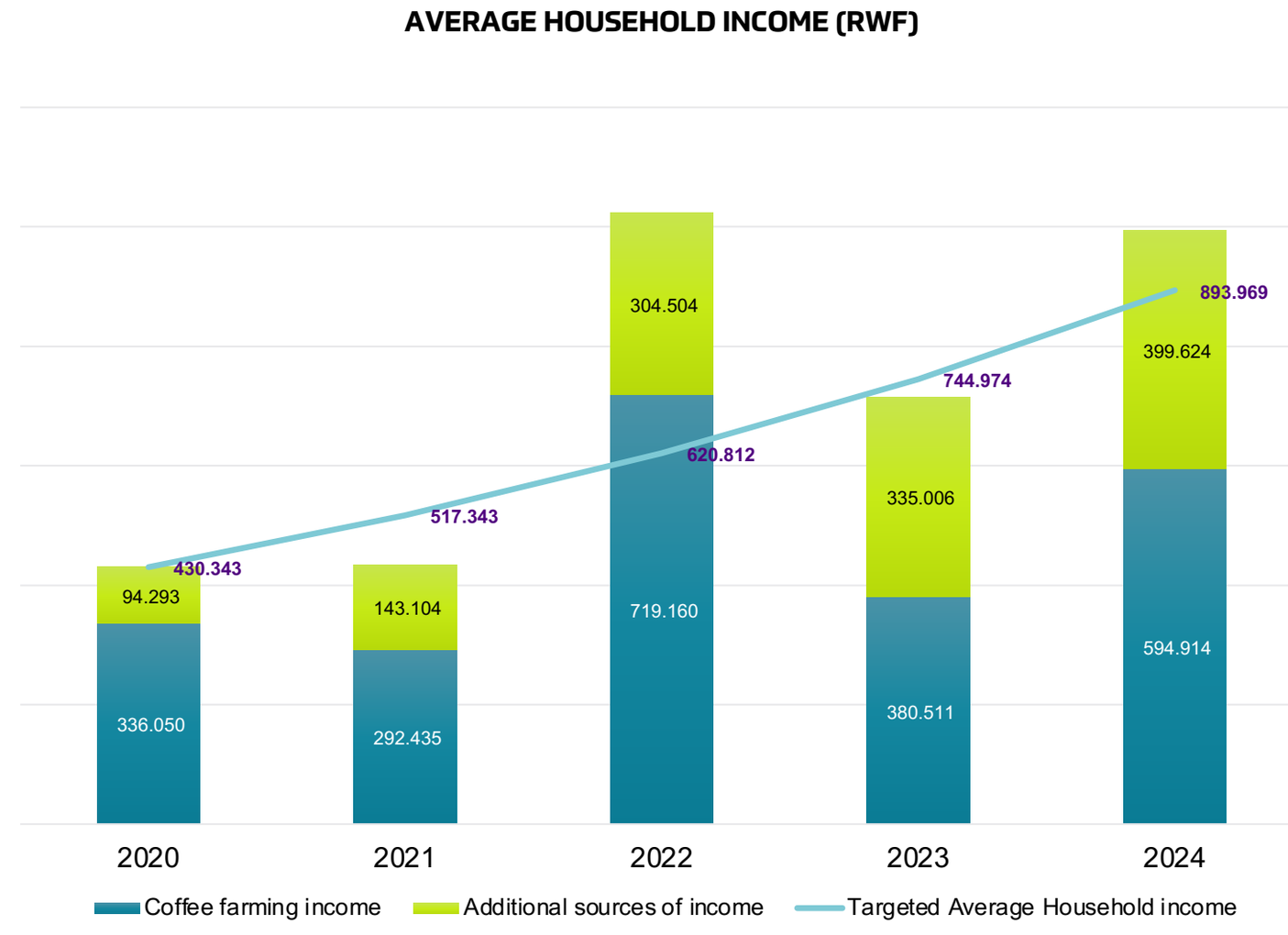
Household income vs. World Bank Extreme Poverty Line

The World Bank Group classifies individuals living on less than USD 2.15 per day (approximately Rwf 3,000.5) as being in extreme poverty. Based on this benchmark, SCF program beneficiaries fall under the extreme poverty threshold, highlighting the need for continued support and sustainable income diversification efforts.

Household income vs. Anker Research Institute's Estimated Living Wage

In 2024, the Anker Research Institute estimated the living wage for rural Rwanda at RWF 197,848 (approximately EUR 137) per month. This figure represents the minimum income required for a worker to sustain a decent standard of living for themselves and their family (Anker Research Institute, 2025).

Based on this benchmark, the majority of SCF program beneficiaries in Rwanda have not yet reached this level of income. Currently, only 6% of beneficiaries earn above the estimated living wage, highlighting the need for continued efforts to improve income opportunities and financial stability for rural coffee farmers.



Graph: Coffee farming and Household income

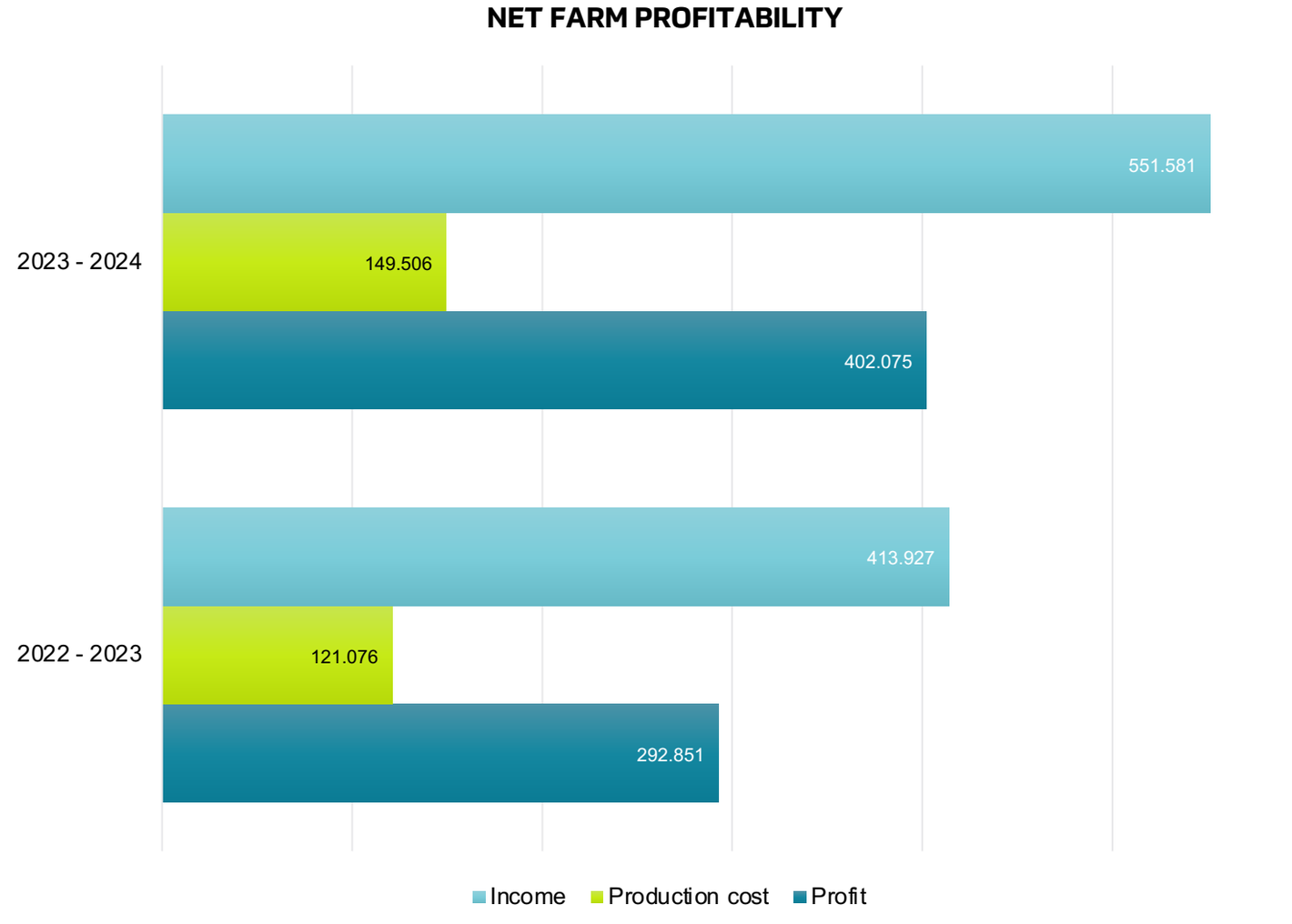
Net coffee farming profitability

A total of 272 farmers provided data on their coffee farming expenses and profitability for the 2023–2024 season. These farmers had an average of 913 coffee trees per farm, covering approximately 0.37 hectares. On average, they harvested 905 kg of coffee cherries per farm, yielding 0.99 kg per tree. The cherries were sold, generating an average income of RWF 551,581 (approximately EUR 383).

The total farming expenses incurred per farmer averaged RWF 149,506 (EUR 104), resulting in a net profit of RWF 402,075 (EUR 279), representing a 73% profit margin. This reflects a slight increase from the 71% net profit recorded in the previous season (2022–2023).

It is important to note that family labour and non-purchased inputs, such as manure and mulching materials from farmers' own land, were not factored into the expense calculations.

Due to limited financial resources, most farmers prioritize household expenses over reinvestment in farm activities, which affects their ability to adopt good agricultural practices. This constraint limits potential yield improvements. Supporting farmers in income diversification and financial stability is crucial to enabling them to both sustain their households and invest in their coffee farms for long-term productivity.



Graph: Net coffee farming profitability

Challenges in coffee farming
In a recent survey, farmers shared key challenges they faced in coffee farming during 2024, as outlined in the summary below.

The most significant challenge reported was the limited availability and delayed distribution of inorganic fertilizer (NPK 22:6:12 + 3S). Farmers receive a limited quantity for free through the Coffee Exporters and Processors Association of Rwanda (CEPAR) and the National Agricultural Export Development Board (NAEB) via Coffee Washing Stations (CWSs). However, since this supply is insufficient, farmers are expected to purchase additional quantities from local agro-dealers. Due to financial constraints, most farmers are unable to buy the necessary amount to maximize crop productivity.

Coffee Farming Issues	Frequency	Proportion (%)
Limited quantity and delayed availability of inorganic fertilisers	118	27%
Berry drop (Premature fall of berries)	68	16%
Limited and delayed availability of pesticides & fungicides	66	15%
Coffee tree pests and diseases	42	10%
Low & volatile cherries price	41	9%
Lack & limited quantity of mulching materials	32	7%
Others	69	16%
All	436	100%

Table: Coffee farming challenges

[1]During the season a farmer received 50gr per coffee tree, per year; while it is recommended, generally in Rwanda, to apply 100gr twice a year.

Another major challenge was berry drop, where coffee cherries prematurely fall from trees. This can be caused by unpredictable weather patterns, pest infestations such as the coffee berry borer, water stress, and nutrient deficiencies in the soil.
During the season, farmers received 50g of fertilizer per coffee tree per year, whereas the recommended application in Rwanda is 100g twice a year. Additionally, farmers reported delays and shortages in pesticide and fungicide distribution from CEPAR, making it difficult to effectively control pests and diseases, which ultimately affects crop yield.

Farm gate prices remain a challenge, as many farmers feel that the price does not reflect the cost of inputs and labour required to maintain their farms. The volatility of coffee prices adds further financial instability.
Other reported challenges include:
- Limited access to mulching materials
- High incidence of pests and diseases

SCF's initiatives to address these challenges
To support farmers in overcoming these obstacles, SCF Rwanda has introduced several initiatives, including:
- Improving access to organic manure as an alternative fertilizer
- Providing planting materials for mulching crops to enhance soil moisture retention and weed control
- Supporting income diversification programs to help farmers become more financially resilient against coffee price fluctuations

By strengthening farmers' income streams, SCF enables them to allocate extra funds—after covering household expenses—toward better coffee farming practices, leading to long-term sustainability and increased productivity.

02 OTHER PROGRAM ACTIVITIES

Other program activities

TRAININGS

Throughout 2024, **three key training programs** were conducted to support and empower farmers:

1.Training for new program beneficiaries

- A total of 47 farmers were trained after joining the program.
- They received guidance on Good Agricultural Practices (GAP), cow husbandry, and coffee business planning & record-keeping.
- 64% of the trainees (30 farmers) were women, reinforcing gender-inclusive agricultural development.

Type of training	Men	Women	All
Enrolment of new beneficiaries	17	30	47
Annual refreshments	130	75	205
On-site farm trainings	146	76	222
All	293	181	474

Table: Farmers Trainings

2.Annual refresher training

- Designed for farmers who enrolled in 2022 and 2023, ensuring continuous skill development.
- 205 farmers participated, with 37% being women.
- Key topics included GAP, animal husbandry, and efficient use of cow manure to enhance farm productivity.

3.On-site farm training at model farms

- A practical, hands-on learning experience attended by 222 farmers, including 76 women (34%).
- Farmers learned compost preparation and application, pruning techniques, intercropping coffee with bananas, and cover crop management.

Overall impact in 2024

- 474 farmers trained, with 181 women (38%) actively participating.
- Strengthening farming knowledge, improving sustainability, and fostering gender inclusion within the community.

These training programs are helping farmers boost productivity, improve soil health, and increase income while promoting sustainable agricultural practices.

Other program activities

PLANTING MATERIALS DISTRIBUTION AND GRAFTING

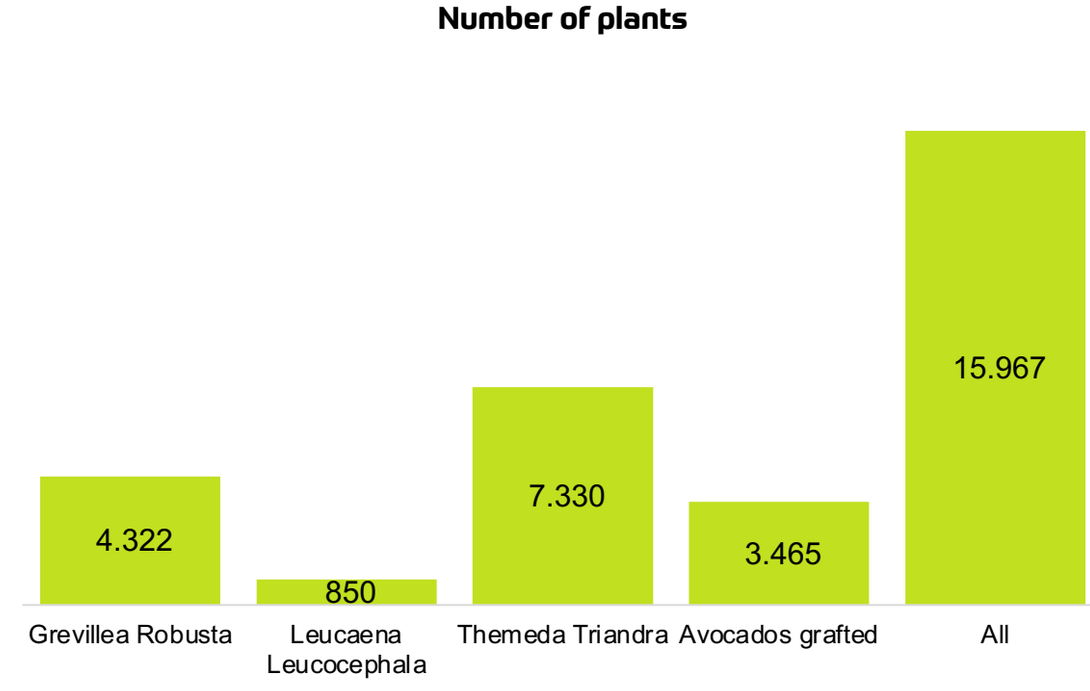
As shown in the graph, a total of 15,967 planting materials were distributed to farmers, each serving a specific purpose.

Soil fertility and mulching
Mulching is a vital agricultural practice that enhances soil fertility by recycling nutrients, increasing organic matter, and reducing water evaporation caused by excessive sunlight. To support this, 4,322 Grevillea tree seedlings and 7,330 Themeda grass planting materials were provided to farmers.

- Grevillea trees not only serve as a source of mulch but also provide shade and act as a windbreak for coffee plants.
- Themeda grasses play a key role in soil moisture retention and weed control, further improving coffee production conditions.

Nutrient-rich fodder and shade trees
The Leucaena tree offers multiple benefits - it is a nutrient-rich feed for cows, a recommended shade tree for coffee, and has a nitrogen-fixing function, helping improve soil fertility. A total of 850 Leucaena seedlings were distributed among coffee farmers.

Income diversification
To help farmers diversify their income sources, 3,465 grafted avocado trees were provided. These trees will produce high-value Hass and Fuerte avocado varieties, offering an additional commercial opportunity beyond coffee farming.



Graph: Planting materials distribution

03

CONCLUSION & RECOMMENDATIONS

Conclusion & Recommendations

CONCLUSION

Selecta Coffee Fund in Rwanda: enhancing farmer livelihoods

The Selecta Coffee Fund (SCF) in Rwanda is dedicated to improving the livelihoods of coffee farmers by increasing household income, enhancing food nutrition for families, and strengthening resilience against market fluctuations and climate change challenges.

The annual general survey among SCF program beneficiaries plays a crucial role in tracking progress toward program objectives, identifying existing challenges, and updating key beneficiary information. These insights guide the development and implementation of targeted interventions.

Summary of the 2024 General Survey findings
→

Program Coverage

- The number of coffee farmers benefiting from the program grew by 8%, increasing from 547 in 2023 to 594 in 2024, achieving 98% of the target.
- The proportion of women in the program rose from 36% to 38%, reaching 228 women, of whom 60 (26%) are widows.
- The total number of household members positively impacted by SCF initiatives reached 3,059, reflecting a 7.8% annual increase.

Cow Husbandry

- Since 2018, SCF has purchased and distributed 261 cows to farmers.
- By the end of 2024, a total of 708 calves had been born.
- 333 first-born calves were passed on to new program beneficiaries.
- As of the end of 2024, 91% of farmers who received cows since 2018 still had them.
- In 2024, farmers collectively produced an estimated 79,713 litres of milk, with 68% (54,438 litres) consumed at home and 32% sold.
- Farmers generated Rwf 26,245,000 (approx. EUR 18,202) in income from selling surplus cows.
- Under SCF's self-sustaining veterinary service model, 95% of program beneficiaries (564 farmers) actively participated in savings groups, with 39% being women.
- Despite an increase in the number of distributed cows, veterinary cases decreased by 19% from 2023 to 2024.
- The self-sufficiency model for veterinary services encourages farmers to take proactive measures in preventing cattle diseases.

Cow Manure production and utilization

On average, each SCF beneficiary produces 12,766 kg of manure annually. Of this, 6,496 kg (51%) is applied as fertilizer to coffee trees, while the remainder is used for other crops.

Each coffee tree receives an average of 6.6 kg of manure per year, equating to 16,500 kg per hectare.

Coffee production

- The average SCF program beneficiary farms 986 coffee trees, covering approximately 0.39 hectares.
- In 2024, the average yield per coffee tree was 0.94 kg, continuing an upward trend in productivity from 2020 to 2024.
- In 2022 and 2023, coffee yields among SCF beneficiaries were 37.5% and 14% higher, respectively, than the district-wide average in Nyamagabe. However, 2024 district-wide data was unavailable for comparison.
- The average coffee farming income per SCF beneficiary reached Rwf 594,914 (approx. EUR 413), reflecting a 56% annual increase, driven by both higher yields and farm gate prices.

Income from Additional Sources

- Farmers supplemented their earnings through crop production, cow farming, and small livestock rearing.
- The average additional income per farmer was Rwf 399,624 (approx. EUR 277), marking a 19% increase from 2023 to 2024.
- Farmers who sold milk earned an average of Rwf 103,693 (approx. EUR 72) per farmer from milk sales.
- 90 farmers sold surplus cows in 2024, generating an average additional income of Rwf 291,611 (approx. EUR 202) per farmer.
- Since 2020, income from additional sources has consistently increased, helping farmers build financial resilience during poor coffee harvest seasons.

Other program activities

In 2024, a total of 474 farmers received training on Good Agricultural Practices (GAP) and animal husbandry, including 181 women (38%).

A total of 15,967 planting materials were distributed to farmers to support sustainable farming and income diversification:

- 4,322 Grevillea tree seedlings – provide shade for coffee plants, act as windbreaks, and generate mulching material.
- 7,330 Themeda grass plants – improve soil fertility and serve as mulch.
- 850 Leucaena seedlings – serve as cow fodder, provide shade for coffee plants, and contribute to soil nitrogen fixation.
- 3,465 grafted avocado trees – support income diversification by producing high-value Hass and Fuerte avocado varieties.

General Household Income

- The average household income for 2024 was Rwf 994,538 (approx. EUR 690), representing a 39% increase compared to 2023 and achieving 111% of the 2024 target.
- When benchmarked against global and regional poverty standards:
    - This income remains below the extreme poverty threshold of $2.15 per person per day, as defined by the World Bank Group.
    - It also falls short of the estimated living wage for rural Rwanda, which is Rwf 197,848 (EUR 137) per worker per month, as estimated by the Anker Research Institute. Only 6% of program beneficiaries earn above this living wage.

To improve economic stability, ongoing support is essential in helping farmers increase their earnings and move out of poverty.

Conclusion & Recommendations

RECOMMENDATIONS

Coffee Farming

- Cow manure plays a crucial role in improving coffee productivity. There is a need for continuous monitoring of the cow distribution process to reach more coffee farmers.
- The availability of manure is limited for fertilizing all coffee trees, as nearly half of it is used for other crops. Farmers should receive ongoing training on efficient manure use and composting.
- SCF should continue supporting farmers in accessing mulching materials and cover crops to enhance soil health and fertility.
- Training on Integrated Pest and Disease Management (IPDM) should be strengthened to help farmers reduce production losses caused by pests and diseases.
- Increased awareness and sensitization efforts are needed to encourage farmers to improve their group savings, allowing for greater investment in sustainable coffee farming practices.
- A mentorship program should be introduced, where experienced coffee farmers guide and support young farmers, particularly among SCF program beneficiaries.

Cow Husbandry

- A self-monitoring system for farmers, facilitated through groups, should be established to ensure the adoption of good farming practices and prevent uncontrolled cow replacement and sales.
- Farmers should receive support in accessing seeds and planting materials for high-yielding, nutrient-rich, and drought-resistant fodder grasses.
- Farmer groups should be mobilized to collectively purchase tick insecticides for disease prevention and mineral blocks to enhance cow productivity.
- Continuous support and awareness campaigns are needed to encourage farmers to adopt artificial insemination to improve milk production.
- Ongoing monitoring of farmer savings groups is essential for the successful implementation of the financial self-sufficiency model for veterinary services.
- A dedicated monitoring and coaching program should be developed for widows, single women, and women separated from their spouses to help them improve their cow husbandry practices.

Conclusion & Recommendations

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