

On December 3, a collaborative event in Kigali brought together Empower Rwanda and Mercy Corps-Energy 4 Impact to review the progress of the Financial Inclusion for Clean Cooking in Rwanda (FICCARS) program. Funded by Jersey Overseas Aid, the initiative aims to empower women by providing training in clean cooking technologies and financial services.

The program has equipped women from Gasabo District—many of whom run small businesses—with access to collateral-free loans. These loans enable them to invest in environmentally friendly cooking solutions, which promote healthier households and sustainable practices.

Empower Rwanda’s mission focuses on enhancing the lives of low-income families through clean cooking and financial inclusion. By partnering with local banks and microfinance institutions, they develop tailored financial products to address the unique needs of these communities. Clean cooking technologies, despite their long-term benefits, often carry high upfront costs that are out of reach for many. Empower Rwanda’s affordable loan solutions help bridge this gap, making healthier and more sustainable cooking options accessible to more families.

“Our goal is to create financial solutions that not only make clean cooking technologies affordable but also promote broader financial inclusion,” said Olivia Kabatesi, Director of Empower Rwanda. “We aim to bridge the gap between demand and affordability for these life-changing technologies.”



Olivia Kabatesi, Director of Empower Rwanda.

A key part of the initiative is its focus on financial literacy, especially for women. Through training, women learn essential skills such as managing finances, accessing formal financial services, and making informed financial decisions. This knowledge empowers them to take full advantage of available opportunities, enhancing their families’ economic stability.

The upfront costs of clean cooking technologies have long been a significant barrier to widespread adoption. The FICCARS program addresses this by working closely with local financial institutions to develop tailored loan products that allow low-income families to adopt clean cooking solutions at affordable rates.

“The program is already helping women secure loans and invest in clean cooking

technologies,” Olivia explained. “These women are not only becoming financially independent but are also supporting their families’ financial security.”

The success of the program is evident in the stories of its beneficiaries.

“Before the training, I struggled to manage my time. Now, thanks to clean cooking solutions, I save time,” shares Angel Gahinda Nikibikitorwa, a market vendor from Kimironko.



With an initial investment of Rwf.100,000, Gahinda’s business has grown significantly, reaching over 5 million francs in revenue. She has even been able to invest in a taxi, diversifying her income streams.

Marie Louise Amahorabe, a restaurant worker from Ndera, also shares her experience. She was able to switch from charcoal to gas cooking, which has changed her life.

“My life has been eased, improved my health, saved me time and money, and allowed my family to share household responsibilities more equally,” Amahorabe expresses her gratitude for the training. “This program empowered me as a woman to build a better future for my family.”

The environmental benefits of the program are also significant. By reducing reliance on firewood and charcoal, the initiative contributes to the fight against deforestation and air pollution. The use of cleaner cooking methods also improves indoor air quality, reducing health risks associated with smoke exposure, especially for women and children.

Empower Rwanda is focused on expanding its reach with plans to strengthen partnerships with local financial institutions and continue offering financial literacy training. There are also plans to increase outreach to rural communities. “By working closely with financial institutions, we can make clean cooking solutions accessible to those who need them the most,” says Kabatesi.

Community engagement will play a central role in scaling the program. Empower Rwanda intends to collaborate with community leaders, local media, and other organizations to ensure that clean cooking solutions and financial services are tailored to the needs of each community. This strategy is designed to create lasting

change and enable women to play a pivotal role in the economic development of their families and communities.

Empower Rwanda's initiative is not only improving health and livelihoods but also advancing gender equality. By reducing the time women spend collecting firewood, the program offers them more opportunities to engage in income-generating activities. This strengthens family economies and contributes to reducing gender disparities, ultimately fostering a more sustainable and equitable future.