

Epiphanie Banyangabose, one of thousands of beneficiaries of the national strategy for sustainable graduation (2022), recalls that while her household income steadily increased due to government interventions, there was still a persistent desire to further expand it. This longing was finally satisfied when she decided to explore a new, viable economic activity.

*Yet, with a family of six including three children of school-going age, responsibilities that ranged from school fees and scholastic materials to medical care and welfare were apparently a toll on a couple struggling to graduate from biting poverty. **John Mugisha, Rwanda Dispatch's Writer** caught up with some beneficiaries of this strategy whose testimonies speak volumes of the impactful work, a senior government officials attribute to the synergies between the Ministry of Local Government (MINALOC), the country's civil society, Non-Government Organizations (NGOs). [The full story here.](#)*

In the scenic hills of Gakenke District, where resilience meets determination, residents embarked on a remarkable journey to fighting poverty. Step by step, individuals worked tirelessly to achieve self-sufficiency with the help of strategic initiatives and community-driven solutions.

Every person who meets Epiphanie Banyangabose, 45, reads resilience in her face. She is a resident of Mwishu Village in Taba, Gashenyi sector. Married with three children, her family once struggled to make ends meet, often working in the neighbours' fields for meagre wages.



Epiphanie Banyangabose, a farmer from Mwishu Village in Taba, Gashenyi sector of Gakenke District

In 2016, local government authorities recognized her passion for hard work and provided her with a financial boost of Rwf 50,000.

With this support, Banyangabose made a decision, which led to a turning point in her life.

“We bought a sheep worth Rwf.30,000,” she recalls.

The sheep became a catalyst for her transformation. Within a year, it birthed two lambs, and she joined a savings scheme contributing Rwf.300 weekly.

Shortly, Banyangabose's hard work started paying off. Utilizing modern farming techniques, her eggplant yield soared from one bucket to five.

"My husband and I decided we would develop as a family," she reflects. The growing savings allowed them to buy a cow and more land.

Banyangabose recalls that although their household income constantly grew, a thirst to expand it lingered on for quite a while, and would be quenched by venturing into other viable economic activities. With a family of six including three children of school-going age, responsibilities that ranged from school fees and scholastic materials to medical care and welfare took a toll on a couple struggling to graduate from biting poverty.

Then, the enthusiastic and determined couple finally decided to apply for a loan in 2020. They saw opportunities in the business world, and sooner than later a new door of opportunity opened. She secured one million Rwandan francs as a loan from SACCO which was initial capital for her new business as a supplier of foodstuff to schools. She supplied mainly vegetables to local schools.

"I supplied cabbages and sweet potatoes," she proudly recalls.

Training in market competition opened her to a new opportunity in 2021 and she won a tender for supplying bananas in Burera District.

Her hard work led to home renovations and the installation of electricity, that duly benefited her community. Today, around 30 households have connected to her initiated electricity line.

A Nation's Resilience

Rwanda's astounding recovery from the 1994 Genocide against the Tutsi stands as a testament to resilience and progressive policies. Statistics show that the local government has played a crucial role in shaping a framework for sustainable poverty alleviation. By 2021, Rwanda had seen a dramatic decline in poverty rates, dropping from 77% in 1994 to approximately 38%, while extreme poverty decreased from 70% to 16%. These figures underscore the effectiveness of targeted initiatives aimed at empowering vulnerable communities.

Central to MINLOC'S strategy is the concept of "graduation"—the process of transitioning individuals from poverty to self-sufficiency.

Godfrey Kayigana, the Director General of Social Affairs and Community Development at the Ministry of Local Government notes that “graduation simply put, helps citizens to “graduate” out of extreme poverty (hopefully) permanently.

It does so through its multi-pronged approach of helping families build the level of education, training, and funding needed to achieve financial independence. It’s described as a “targeted, time-bound, holistic, and sustainable” approach to addressing and breaking the cycle of poverty.

Although the cycle of chronic poverty stems from financial insecurity, it is not its only contributor. Because poverty is often reinforced by systemic and institutional barriers, Graduation’s integrated approach aims to target the issue from all sides — from social protection to social empowerment, and from financial inclusion to livelihood promotion, an exit from poverty. I’ve moved from being below the poverty line.” This principle has guided government programs for over two decades, particularly in the wake of the genocide, as Rwanda sought to rebuild and empower its citizens.

The government recognizes that understanding and addressing the diverse needs of local populations is vital. Kayigana notes that early efforts often struggled due to a mindset of dependency: “Many people expected services to be handed to them, relying solely on the government.” To combat this, the Ministry, civil societies, NGOs, and FBOs focus on capacity building and instilling confidence. “We began coaching and building their capacity before offering support,” he emphasizes.

The Graduation approach offers a package of support and training to families over a period of 18 months to three years. It begins with identifying the right individuals and communities with which to work.

For instance, Concern Rwanda provides participating individuals with regular cash grants to help cover their basic needs and build financial resilience as they move through the program. Next, they work with participants to develop business and financial skills. The goal is to help participants plan out their livelihoods and find a vocation based on their skills and passions. After identifying a vocation, then the plan is enhanced with technical and entrepreneurial skills training.

Concern Rwanda helps participants to develop plan that will enable them to apply for and receive capital grants, low-interest loans, or fixed assets. Graduation programs oftentimes include the creation of VSLAs (Community/ Village Savings

and Loan Associations). VSLAs are small, member-run micro-financing groups enabling members to build savings and take out loans at low interest rates, all within and between their own communities.

Once a business is up and running, one of the key factors in the success of the Graduation model is regular mentorship and monitoring. Concern Rwanda teams working with Graduation participants spend much of their time listening, advising, and encouraging families as they move from having a safety net to having a sustainable livelihood.

Adding to these efforts, World Vision Rwanda and other partners in September 2024, launched the THRIVE 2030 project. This initiative aims to promote access to transformational resources, enabling individuals to move out of poverty. Operating in 14 districts, THRIVE 2030 will support the government's Gira Wigire initiative, which is a national strategy for sustainable graduation from poverty.

While also in the tranquil hills of Bushita village, Taba cell in Gashenyi Sector, 64-year-old Jean Belquimas Ntirivamunda's journey mirrors that of Banyagabose – a testament to resilience and transformation.

The father of five, Ntirivamunda's life changed when he received government financial support. "The poverty I once had was alleviated thanks to the support from President Paul Kagame," he recalls, reflecting on the pivotal Rwf50,000 grant he received.



Jean Belquimas Ntirivamunda, a resident of Bushita village, Taba cell in Gashenyi Sector

Initially uncertain about how to use the funds, Ntirivamunda enrolled in an agricultural training program called Terimbere Muhinzi, which provided him with the knowledge to cultivate his land effectively.

"All the wealth I have now is from that Rwf 50,000," he states proudly.

With his newfound skills, Ntirivamunda purchased land and planted pineapple which turned into a thriving enterprise. He earns around Rwf200,000 weekly during harvest season and has invested the proceeds in a boutique and barbershop.

Ntirivamunda's success extends beyond personal gain. He advocates for electricity in his community, using solar energy as a temporary solution. Inspired by President Kagame's message of self-reliance, he encourages his children and neighbours to find solutions to their problems.

His journey has inspired others in Bushita village to pursue opportunities and take control of their destinies. "There is nothing I lack at home," he underlines, emphasizing the respect he has earned from his neighbours.

The Ministry of Local Government understands that collaboration amplifies their efforts. Kayigana highlights partnerships with some NGOs which identify individuals in need and provide financial assistance alongside training. "They ensure beneficiaries can effectively use the funds," he notes.

While rural areas have made significant strides, urban poverty remains a pressing challenge. In Gasabo District, many individuals displaced from slums struggled to build proper housing. The Ministry with partners, initiated cash transfer programs to help vulnerable populations invest in livestock, land, or small businesses. "This significantly improved their food security and education levels," Kayigana emphasizes.

Despite successes, challenges persist. Kayigana acknowledges the impact of external factors such as COVID-19 and inflation on progress. "Challenges like these highlight the importance of resilience and adaptability within communities," he says.

The ministry aims to enhance savings and social protection in its National Strategy for Transformation (NST2), responding to shocks from climate change and health issues by providing cash transfers to vulnerable populations. Looking ahead, the Ministry is improving beneficiary identification systems, transitioning from the Ubudehe system to a digital questionnaire linked to national IDs to enhance accuracy and reduce misinformation.

The journey from poverty to prosperity in Rwanda is a collective endeavour, driven by the Rwandan government and its partners committed to empowering vulnerable families. Through targeted interventions and strategic partnerships, individuals like Ntirivamunda and Banyagabose have transformed their lives and communities.

As Rwanda continues to rise, the stories of its citizens serve as a testament to the

determination and the impact of effective support systems. The Ministry's ongoing efforts, along with initiatives like THRIVE 2030 and insights from social protection underscore a vision for a future where every Rwandan can thrive, making the dream of a prosperous and inclusive society a tangible reality.