By Elie Mutangana

Tomato farmers across the country have called for tomatoes to be included in the National Agriculture Insurance Scheme (NAIS) to help them avoid inevitable losses that disrupt their production consistency.

This was highlighted during the 'Policy Dialogue on Insurance for Tomato Value Chain,' organized by Profemmes Twese hamwe and various stakeholders, for calling for affordable and tailored insurance solutions for Rwanda's tomato value chain to help farmers manage production risks and build resilience.

Tomato production remains highly vulnerable to pests, diseases, erratic rainfall, and price volatility. Despite this vulnerability, tomatoes are still not covered under the NAIS, leaving farmers unprotected.

According to Clement Twahirwa, a consultant in agricultural research, tomato remains one of the most profitable horticultural crops in Rwanda, with strong and steady demand in both local and export markets. Although, the fact that tomatoes are highly exposed to climate shock and pest outbreaks leads to hesitations to invest in the farming.

"If tomatoes were covered under insurance, farmers would not hesitate to invest in tomato production." He said during his presentation.

Agnes Mukandayambaje, a farmer from the Mpanga sector in the Kirehe district, lamented that the lack of insurance for tomatoes limits them from adopting modern farming methods like the use of improved seeds, irrigation, and greenhouse farming.

"Tomatoes are severely affected by pests, diseases, and hailstorms. We strongly wish to see them included under the NAIS coverage." She said, adding that in loss cases, youth and women are particularly disadvantaged, as they are the ones who face critical financial constraints.

Mukandayambaje also expressed that access to finance from loan givers for investing in tomato production is still a big issue.

"When you apply for a loan for tomato farming, the bank rejects your project, saying tomatoes are too risky and easily damaged."

Responding to that, a banker from Urwego Bank explained that, by experience, it happened that they lent to tomato farmers and then ended up struggling to repay the loans owing to climate, diseases, and pests.

However, on the other hand, he acknowledges that tomato farmers are among their key clients, taking agricultural loans and paying back well when things go well.

Bearing losses.

According to findings, tomato farmers in Rwanda loose 21 percent of their annual production. This implies that the annual production of tomatoes, which exceeds 81 million kilograms, inevitably loses 17 million kilograms.

Emmanuel Hatangimana, another farmer from the Kabarondo sector in the Kayonza District, said that given that the crop is not yet insured, farmers must absorb shocks and losses personally, forcing many to sell personal assets.

He said, “After losing my tomato produce twice due to heavy rain, I could not afford to buy quality seeds again. So, I was forced to sell my cows. The cost is too high when there is no insurance to help us recover.”

Joseph Museruka, project manager at the National Agriculture Insurance Scheme (NAIS), said they are yet to ensure coverage of tomatoes farmed on an open field, as loss risks are very high.

“Our assessment shows that open-field tomato farming carries very high risks, which would require a high premium for insurers to accept coverage. However, soon, greenhouse crops—including tomatoes—will be added under the government-subsidized insurance program.” Said Museruka.

Museruka further advises farmers to embrace new modern farming methods that can pose minimum risks and be trusted by financiers.

In the fiscal year 2024-2025, Rwanda exported over 13.7 million kilograms of tomato produce that generated 13.8 million.