



Strengthening Cassava Production Through Innovation and Access to Finance: The SCORE Project Experience



In Ruhango District, Mukamusoni Alexia, a member of the Ubumwe Mbuye cooperative, has spent over 30 years growing cassava. For her, cassava is not just a crop; it is the foundation of her household's livelihood.

"I built this house through cassava farming; it supports our entire livelihood, from paying school fees for our children to improving our living conditions as a family," she explains, emphasizing how cassava has shaped every aspect of her life.

Yet, despite its importance, cassava farming has become increasingly difficult. Changing weather patterns, declining soil fertility, and limited access to quality inputs have constrained productivity.

"In the past, we did not have access to quality planting materials on time, and climate changes made it difficult to achieve the yields we expected," she recalls.

To address these challenges, INGABO Syndicate is implementing the SCORE Project through farmer cooperatives, combining **seed multiplication, improved cultivation methods, and access to finance** to strengthen cassava production systems. To date, over **945,000 seedlings** have been distributed, reaching over **16,000 farmers** with high-quality cuttings.

The SCORE Project is implemented through cooperatives, which serve as the primary entry point for delivering training, inputs, and financial services to farmers.

According to INGABO Syndicate, working through cooperatives allows innovations to reach many farmers efficiently while encouraging knowledge sharing and collective adoption.

"Working through cooperatives allows innovations to reach many farmers at once. It also makes it easier for farmers to learn from each other, adopt new practices quickly, and improve their productivity together," explains Mbabazi Francois Xavier, the Chief Executive Officer of INGABO Syndicate.

This model ensures that farmers are not only trained individually but supported as part of a structured system that improves both productivity and market integration.



One of the major constraints faced by farmers was limited access to quality cassava planting materials. The **SCORE Project** addresses this through seed multiplication systems embedded within cooperatives.

“Quality seeds are the foundation of agricultural productivity. When farmers have access to sufficient and improved planting materials, it increases yields and strengthens the entire cassava value chain,” explains INGABO leadership.

Through this approach, farmers now receive certified, disease-free planting materials, replacing traditional practices where seeds were often recycled without quality control.

For Alexia, this shift is already visible.

“We now receive improved planting materials along with training, which helps us better understand how to improve our farming practices,” she says.

In addition to improved seeds, the SCORE Project introduces farmers to the **Zai Pit Method**, a climate-smart cultivation technique that improves soil fertility and water retention.



For Alexia, the impact is practical and immediate:

“We can now farm on small plots of land and still achieve high yields. The soil retains moisture better, and the crops grow in much better conditions,” she explains.

Yields have increased significantly, from around 10 tons per hectare using traditional methods to up to 40 tons under improved practices.

At the district level, local authorities confirm this transformation.



"The Zai Pit method allows farmers to use fewer planting materials while achieving significantly higher yields, and it also promotes efficient use of available land," notes the Vice Mayor in charge of Economic Development in Ruhango District.



He further emphasizes that such innovations contribute not only to food security but also to income generation and broader economic growth in the district.

While improved techniques and seeds are essential, they require financial investment. To address this, INGABO Syndicate has established strategic partnerships with **CPF Ineza** and **CLECAM**, expanding access to financial services for farmers and cooperatives.

Through CPF Ineza, the SCORE Project has already facilitated significant financial inclusion, with over **1,001,700,000 RWF in loans distributed to 1,504 members** since the beginning of the partnership. In **2025 alone, 305,000,000 RWF was paid out to 484 farmers**, demonstrating continued growth in access to finance and farmer demand for investment in cassava production.

"Financial services help farmers access the capital they need to purchase seeds and fertilizers. This enables them to increase productivity and move out of subsistence farming," explains Uwamariya Chantal, the President of CPF Ineza.

In addition, INGABO Syndicate has partnered with **CLECAM**, a financial institution it helped establish, to further strengthen access to finance for cooperative members. This collaboration expands financial outreach, bringing services closer to farmers and reinforcing trust through locally rooted financial structures.

Crucially, the model is adapted to farmers' realities.

"Farmers are provided with loans and given time to repay after harvest, which reduces financial pressure and allows them to invest more confidently in their farming activities," explains Mbabazi, the CEO of INGABO Syndicate.

For Alexia, this has removed a major barrier:

"Now we repay loans after harvesting. This has reduced the pressure we used to face when repaying before earning any income," she explains.

Cooperatives play a central role in scaling all three components: seeds, technology, and finance. Beyond training farmers, they also organize production, aggregate cassava harvests, and connect members to structured markets.



“We establish demonstration plots so farmers can see the difference between traditional farming and the Zai Pit method for themselves. When they see the results, they are more willing to adopt the new practices,” explains RCC cooperative leader Bashimiki Emmanuel.

Beyond training, cooperatives are increasingly taking on a market facilitation role. Through aggregation, they collect cassava from individual farmers and consolidate volumes that can meet the demands of larger buyers.

In particular, cooperatives have established linkages with **Kinazi Cassava Plant (KCP)** through structured selling contracts. This enables farmers to access reliable markets, reduces post-harvest uncertainty, and ensures that increased production translates into actual income.



Through this integrated approach, cooperatives enable farmers to move beyond production into organized commercialization, strengthening their position within the cassava value chain.

For INGABO Syndicate, the SCORE Project represents more than a single intervention; it is a systemic approach to strengthening the cassava value chain.

“Empowering farmers requires providing them with knowledge, organizing them into cooperatives, and ensuring they have access to financial resources so they can apply what they learn,” explains the CEO of INGABO Syndicate.

Local authorities share this perspective, highlighting that such integrated approaches can drive long-term economic transformation.

“These initiatives are not only about increasing production, but also about promoting professional agriculture that can improve household incomes and contribute to the broader economic development of the district,” adds the Vice Mayor in charge of Economic Development in Ruhango District, Rusiribana Jean Marie.

For Alexia, the changes are already tangible.

Starting with just a small trial, she quickly saw the benefits of improved practices.

“When a farmer starts with a small trial and compares the results, they quickly see the benefits and gain confidence to expand their farming activities,” she says.



As more farmers adopt improved seeds, Zai Pit cultivation, and access financial services through cooperatives, the SCORE Project is laying the foundation for a more productive, resilient, and commercially viable cassava sector.