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### Press Conference on Girinka Bank with Minister of Agriculture and Animal Resources.

This Tuesday, 13th December 2011, The Minister of Agriculture and Animal Resources, Dr Agnes KALIBATA held a press conference on the Girinka Bank program. The Girinka Bank Program has given loans to 3,590 farmers to purchase cows. Girinka Bank is implemented in 2 categories through Banque Populaire du Rwanda. The first method is where farmers receive a loan to buy a cow and the second is where farmers get a cow worth the actual value of the loan that he or she applied for.



Hon.Minister - MINAGRI Dr. Agnes KALIBATA (center) with DDG. Animal Resources - RAB Dr. Christine KANYANDEKWE (Left) RAB and DG. Animal Resources - MINAGRI Dr. Theogene RUTAGWENDA (Right) within press conference.

Minister KALIBATA informed the media the categories on how cows were distributed to farmers through the Bank, the issues /challenges that were faced in this program and how the Ministry is solving those issues. Among the challenges, are 795 cases where farmers received cows that were overpriced. Minister Kalibata said that in this case, farmers will pay the bank the actual cost of the cow through a new contract and the difference will be paid by those who were responsible for overcosting. Another issue involved cows that died in less than 2 weeks after farmers received them. In these cases, the people who were in charge of selecting cows will pay back the loan. For cows that died after the first 2 weeks the guarantee fund will pay 50% and farmers will pay the other 50%. To ensure that these issues do not occur in the future best practices from successful Districts will be applied to other areas. It was noticed that some cows died due to the poor management from farmers who did not know how to properly take care of cows. To alleviate this problem MINAGRI now trains the cow beneficiaries on modern farming practices prior to giving them cows.