AVSI Rwanda

AVSI People for development

Contextualized and Tailored Household Vulnerability Assessment (CT - HVAT)

July, 2025

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In a nutshell

This five-step method for contextualizing and tailoring tools to assess and monitor the progress in family vulnerability centers on the active participation of former and current AVSI beneficiaries who now serve as community volunteers. Drawing from their lived experiences of the significant changes they've undergone, they offered a wide range of suggestions like considering the size of land cultivated by farmers and children's school grades. Moreover, they took the initiative to share their personal stories of transformation - overcoming shyness to speak publicly and moving from feeling stigmatized to recognizing their talents. In brief, in addition to enhancing the tool's precision, their insights encouraged us to explore the connection between personal empowerment (protagonism) and the ability to provide food for their families. We tested this concept and found it to be valid.

A basic but powerful statistical analysis proved that what they told us to consider indeed are the traits most capable of telling apart vulnerable from wealthy families (most correlated with their food security conditions), even more than income or house ownership. While this pilot study requires further validation, it reinforces our belief that valuing the knowledge of those directly involved in our projects on the field is not only essential for transparency, the promotion of capacity building and ownership, and for staying true to AVSI's method; it is also a highly effective way to understand how change occurs and to develop statistically robust MEAL tools.

Added value of the CT - HVAT

- Leveraging on local efforts > Based on assessments tools already in use locally
- Fully involving staff and beneficiaries from the start (capacity building process) à Reflecting the perspective and experience of local staff and projects' beneficiaries
- Ensuring transparency, replicability, comparability, knowledge sharing à Aligned with an objective and international metric (Food Consumption Score – FCS)
- Tailored > Tailored to the specific conditions of the project tailored population

Five-Step methodology to develop a CT - HVAT

1. Discuss in detail with frontline workers and key former beneficiaries the strengths and weak points of the vulnerability/resilience assessment (questionnaire) currently in use (by the organization or local organizations/authorities)
2. Add follow-up and/or more detailed questions to distinguish more effectively vulnerable from resilient families
3. Add completely new questions on additional topics regarded as essential in capturing the ultimate improvement aimed at by the organization
4. Run a correlation analysis to identify the answers more associated with poverty/ wealth (based on food security conditions of families) and assign them a score
5. Score each family level of poverty/wealth and categorize them into 4 groups: Can Graduate; Slightly Vulnerable; Moderately Vulnerable; Critically Vulnerable

The Contextualization and Tailoring of the HVAT: the participatory art and the statistical rigor of the CT – HVAT. The case of AVSI Rwanda.

In early 2023 the HVAT was reviewed with AVSI Rwanda's staff and approximately 80 previous beneficiaries and other community volunteers. 2 field meetings were held to discuss the questionnaire and the questions to be modified and added and further exchanges allowed us to refine the questions, answers and wording of the final questionnaire, which was finally translated into Kinyarwanda.

Subsequently a significant randomized sample (343 out of 1379 so called "DSP families"1) of AVSI Rwanda foundations' beneficiaries was selected to respond to the CT HVAT survey. Data were analyzed in August 2024.

The questionnaire comprised a bit more than 150 questions, with approximately 500 possible answers. 109 of those answers, which in turn represents families' features, were found to be strongly correlated with one of the most internationally recognized indicators of food consumption, hence a robust proxy of poverty, the Food Consumption Score (FCS) – for further details see the methodological Annex.

The table below (Table1) reports the answers analyzed by sector. Surprisingly, the traits / answers related to Education and Agency & Community Cohesion were found particularly capable of telling apart wealthy from vulnerable families (by definition, the answers related to food security are strongly related to food security conditions). Conversely, traits related to material economic conditions are not as useful, albeit still very significant, to guess families' ability to follow a varied and healthy diet, hence their degree of vulnerability/wealth.

Table 1. Sector of trait/answers most related to families' food security conditions (wealth/vulnerability)

Sector	N. of answers/features analyzed -- full questionnaire	N. of answers/features found highly correlated with FCS	% of answers/features correlated with FCS
FOOD SECURITY	87	28	32%
ECONOMIC	140	23	16%
AGENCY & COMMUNITY	70	17	24%
EDUCATION	47	15	32%
WASH	57	11	19%
PSYCHOSOCIAL			
CONDITIONS	66	9	14%
PROTECTION	99	6	6%
Total	**566**	**109**	**19%**

Note: in red the two sectors which unexpectedly seem to be the most correlated with FCS

In the tables below are reported the questions that the analysis of correlation identified as the most related with families' food security conditions (hence with their level of vulnerability/wealth). In particular, T**able 2 reports the answers / features that are most strongly associated with vulnerable families with poor food conditions (vulnerability), while Table 3 reports the answers / features that are most strongly associated with wealthy families with good food security conditions (wealth).** In particular:

Table 2 reports the 25 features most related to food insecurity (vulnerability) – ordered from the most related downward. The "Correlation" column shows a positive value when the traits are correlated with food insecurity (in particular the more intense (high positive number) is the indicator the higher is the level of food insecurity – bad).

Table 3 reports the 25 features most related to food security (wealth) – ordered from the most related downward. The "Correlation" column shows a negative value when the traits are correlated with food security (in particular the more intense (large negative number) is the indicator the higher is the level of food security – good).

The column titled "% of population with the feature" shows how frequent such answers/traits are among the (most) wealthy and (most) vulnerable families reviewed.

Table 2. 25 traits/answers most related to families' poor food security conditions (vulnerability)

#	Sector	HH's feature / answers	Correlation with FCS	% of population with the feature
1	FOOD SEC	HH consumed Body building foods of animal origin 0 days/never in a week	1122%	11%
2	FOOD SEC	HH consumed Protective and regulative foods 2 days in a week	673%	7%
3	FOOD SEC	HH consumed Body building foods of vegetables origin 2 days in a week	606%	17%
4	FOOD SEC	HH consumed Energy food 2 days in a week	410%	6%
5	FOOD SEC	HH consumed Energy food 3 days in a week	368%	18%
6	AGENCY & COMMUNITY	HH reports "I do not think at all I have a talent or I'm proud of myself"	278%	7%
7	FOOD SEC	HH consumed Body building foods of animal origin 1 day in a week	269%	10%
8	AGENCY & COMMUNITY	HH reports "In case of shortage of food nobody I know can provide us with food as a gift"	253%	6%
9	FOOD SEC	HH consumed Protective and regulative foods 3 days in a week	212%	16%
10	FOOD SEC	HH relied on donation as the main source of the food consumed in the previous month	210%	7%

11	WASH	HH has a shelter that is NOT safe, adequate and dry	199%	9%
12	PROTECTION	HH wasn't supported by fighting against child abuse	177%	13%
13	PSS	HH has a member who shows mental disabilities or is a drug addict who faces stigmatization or discrimination	142%	4%
14	AGENCY & COMMUNITY	HH reports "I am not sure whether local administrators are involved in finding a solution to my needs"	136%	5%
15	ECON	HH doesn't have agricultural land	135%	19%
16	ECON	HH's house requires urgent repairs because of a problem occurred in the past 3 months	119%	18%
17	PROTECTION	HH caretakers did not participate in the last meeting about child protection organized by AVSI	114%	15%
18	ECON	HH experienced a shortage of food but could not rely on selling any household assets as had none	111%	14%
19	PSS	HH receives regular psychosocial support from community providers to help a family member who faced stigmatization or discrimination	106%	19%
20	AGENCY & COMMUNITY	HH reports "I do not know (at all) other families who were inspired by my activities with AVSI and somehow multiplied the impact that AVSI is having in your community"	103%	14%
21	EDU	HH with a child who often miss school	99%	12%
22	WASH	HH head doesn't know the HIV status of all children in the HH	94%	22%
23	ECON	HH monthly income earning is less than 12,000 (Rwandan Francs)	93%	35%
24	ECON	HH doesn't have domestic animals of small size (goats, sheep, pigs, chickens, rabbits, etc.)	91%	31%
25	WASH	HH does not maintain his house equipment in a good state	88%	7%

Table 3. 25 traits/answers most related to families' good food security conditions (wealth)

#	Sector	HH's feature / answers	Correlation with FCS	% of population with the feature
1	FOOD SEC	HH consumed Body building foods of animal origin 7 days in a week	-100%	13%
2	FOOD SEC	HH consumed Body building foods of animal origin 4 days in a week	-100%	13%
3	FOOD SEC	HH consumed Body building foods of vegetables origin 7 days in a week	-98%	17%
4	FOOD SEC	HH consumed Body building foods of animal origin 5 days in a week	-94%	6%
5	FOOD SEC	HH consumed Body building foods of vegetables origin 5 days in a week	-93%	17%
6	FOOD SEC	HH consumed Protective and regulative foods 6 days in a week	-82%	10%
7	FOOD SEC	HH consumed Energy food 7 days in a week	-81%	35%
8	ECON	HH with children sleeping on a bed mattress	-80%	12%
9	FOOD SEC	HH consumed Body building foods of animal origin 3 days in a week	-80%	8%
10	FOOD SEC	HH consumed Energy food 6 days in a week	-80%	8%
11	ECON	HH monthly income earning is between 25,000 - 40,000 (Rwandan Francs)	-79%	13%
12	ECON	HH with cultivate land of the seize between 10 are and ½ ha (1000 m2- 5000 m2)	-78%	7%
13	FOOD SEC	HH consumed Protective and regulative foods 7 days in a week	-75%	26%
14	EDU	HH with a child who dropped out of school due to failure	-74%	11%
15	AGENCY & COMMUNITY	HH reports "I feel or partly feel at ease talking in front of other people"	-73%	15%
16	FOOD SEC	HH reports "When a child comes home from school, he or she always gets food at home"	-73%	15%

17	FOOD SEC	HH consumed Body building foods of vegetables origin 4 days in a week	-72%	16%
18	AGENCY & COMMUNITY	HH reports “I think or partly thin, I have a talent or I’m proud of my-self”	-71%	9%
19	ECON	HH own land cultivated in common with other people	-67%	6%
20	FOOD SEC	HH reports “When a child comes home from school, he or she often gets food at home”	-65%	23%
21	EDU	HH has a saving account for education account	-64%	30%
22	PSS	HH visited the health center to help someone who had one or more symptoms of mental stress	-58%	25%
23	FOOD SEC	HH self-produced / grow at home most of the food consumed in the previous month	-58%	15%
24	ECON	HH has a member who has an IGA (Income Generating Activities)	-57%	9%
25	EDU	HH with the child supported by AVSI DSP program promoted last year	-56%	13%

Figure 1. Profile of vulnerable and wealthy AVSI Rwanda DSP families

Profile of vulnerable and wealthy AVSI Rwanda DSP families

Based on the correlation analysis, **a vulnerable family is very likely to have one or more of the following traits** (loosely ordered starting from the most frequents):

- Facing food scarcity (energy food consumed only sometimes a week) and/or with a constrained and unbalanced diet (little if any consumption of animal proteins)
- With low self-esteem –thinking to have no talents
- With limited relations to rely on in case of immediate needs
- Without knowledge of authorities' support or available support
- Without assets – in particular living in a precarious shelter, almost no assets to sell in case of needs, and no land for cultivation
- Stigmatized due to a family member following deviant behaviors
- With little attention to child protection or knowledge of their health conditions (HIV)
- With children often skipping school
- With low income

Based on the correlation analysis, **a wealthy family is very likely to have one or more of the following traits** (loosely ordered starting from the most frequents):

- Eating daily and plenty with varied diet rich of animal proteins
- With assets such as children mattress, private land of approximately half of a hectare, additional land cultivated in groups of land cultivated, and saving for paying education expenses
- With high income
- With self-confidence to speak at ease in public and self-esteem to believe to have a talent
- Using health facilities in case of needs
- With children succeeding in school (albeit there are also many families with children dropping out of school)

The scoring of CT – HVAT's answers and the synthetic assessment of families' level of wealth/vulnerability

The 109 traits/answers highly correlated with FCS were used to score the degree of wealth/vulnerability of each family. The more vulnerable the family the higher the score is and, conversely, the wealthier the family the lower is the score.

Operationally, the 109 traits / answers were grouped into 4 categories. Those most correlated with food insecurity (hence vulnerability) would contribute with a 4 to the score of wealth/vulnerability of the family; the traits / answers mildly correlated with food insecurity (hence vulnerability) with a 3; the traits / answers mildly correlated with food security (hence wealth) with a 2; and the traits / answers most correlated with food security (hence wealth) with a 1.

Table 4. The contribution of each trait/answer to the score of vulnerability

Answer/trait	Index of correlation with FCS	Contribution to the score of wealth/vulnerability
27 answers/traits most correlated with food insecurity (hence vulnerability)	1122% to 85%	4
27 traits / answers mildly correlated with food insecurity (hence vulnerability)	85% to 51%	3
27 traits / answers mildly correlated with food security (hence wealth)	-30% to -52%	2
28 traits / answers most correlated with food security (hence wealth)	-52% to -100%	1

The average of the answers/traits' scores, by design a number comprised between 1 and 4, was normalized (by a simple multiplication by 25) to a scale ranging from 25 to 100.

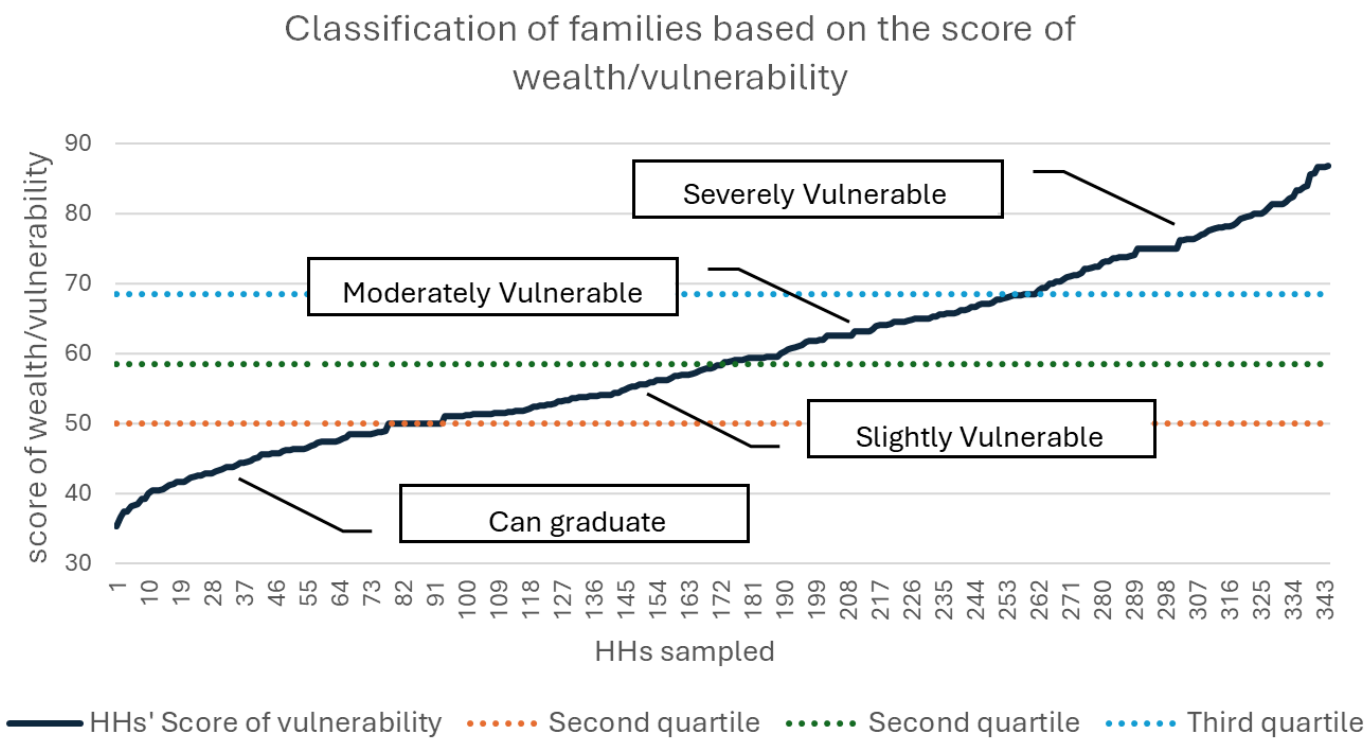
Finally, the families were ordered on the base of their score of wealth/vulnerability and 4 groups were identified (the 3-quartile representing the cut-off points): those who "Can Graduate" (that is with the lowest degree of vulnerability, in fact having the features of relatively speaking wealthy families); those "Slightly Vulnerable"; those "Moderately Vulnerable"; those "Critically Vulnerable".

Table 5. HH's Score of vulnerability and Classification of family's vulnerability

Answer/trait	Correlation with FCS
"Can Graduate"	with a score minor to 50
"Slightly Vulnerable"	with a score between 50 and 58.5
"Moderately Vulnerable"	with a score between 58.5 and 68.4
"Critically Vulnerable"	with a score greater than 68.4

In graphical terms, in the following figure, in black, is shown the distribution of families' score of wealth/vulnerability, the cut off points (the colored dotted lines) as well as the 4 groups of families.

Figure 2. Classification of families based on the score of wealth/vulnerability

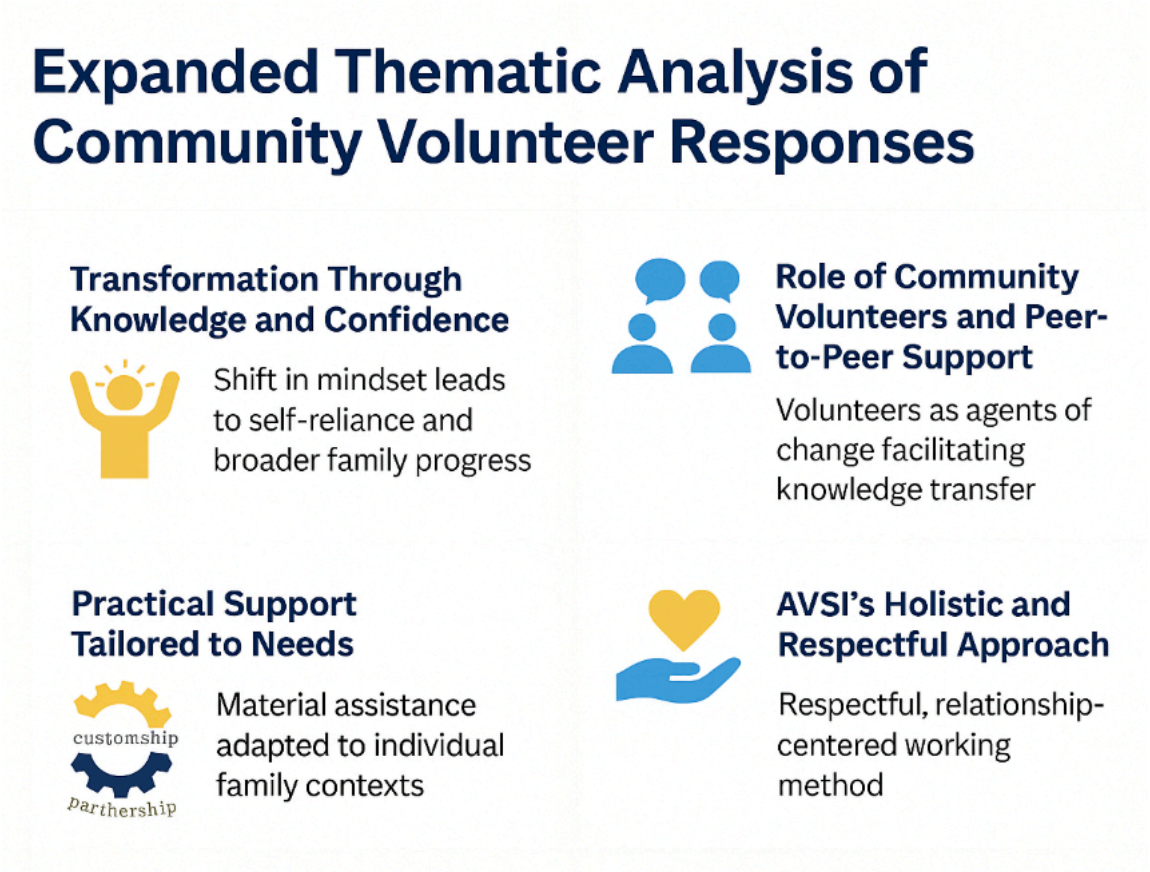


AVSI community volunteers' remarks

To complement the statistical findings of the CT–HVAT tool, qualitative insights were gathered through open-ended interviews with 62 seasoned community volunteers who have been actively engaged in AVSI Rwanda's interventions. All participants were current or former program beneficiaries, now serving as frontline agents of change within their communities. These individuals were selected intentionally based on their long-standing engagement and firsthand experience with both AVSI's approach and the families supported.

Volunteers were asked a set of six open-ended questions aimed at understanding their perception of what constitutes a developed and self-reliant family, the most effective aspects of AVSI's support, and the distinctive elements of the organization's approach. The survey also invited them to share examples—both positive and critical—as well as suggestions for future priorities. Responses were analyzed using an inductive thematic approach, whereby patterns and core themes were derived directly from the data without imposing a pre-existing framework.

The Thematic Analysis of Community Volunteer, by harnessing the lived experiences and reflections of community volunteers, provides the following framework to interpret what resilience and self-reliance mean in the given context, and how these can be effectively supported and measured.



1. Transformation Through Knowledge and Confidence

A widely shared view among volunteers is that true self-reliance begins with a shift in mindset—particularly in confidence and the ability to act intentionally. Volunteers emphasized that formerly passive or marginalized individuals became confident speakers, planners, and decision-makers.

> *"At first, many families had no voice. But after learning from AVSI, they now speak in community meetings and even train others."*
> *"They didn't know how to save or plan. Now they organize savings groups and think long-term."*

This transformation was described not just in terms of personal empowerment, but as an enabler of broader family progress - children's education, better health decisions, and livelihood improvements. One volunteer noted:

> *"Once a parent realizes they can influence their life, they start to take education and farming seriously."*

2. Role of Community Volunteers and Peer-to-Peer Support

Volunteers see themselves as key agents of change - not simply observers. Many described their role as "activators," facilitating knowledge transfer, emotional support, and accountability.

> *"We are like bridges between the program and the families. We are from the community, so they trust us."*
> *"It's easier for a family to open up to someone who has gone through the same challenges."*

Peer learning emerged as a powerful dynamic. Volunteers stressed that their own histories of transformation make them credible mentors. Some mentioned taking families on "peer visits" to see examples of success.

3. Practical Support Tailored to Needs

Livestock, school fees, literacy programs, and farming support were the most cited material contributions. But what stood out was not the resource itself - it was the way AVSI adapted it to each family's context.

> *"One family was trained in farming because they had land. Another was given a sewing machine because she had a talent for tailoring."*

Several respondents pointed out that this adaptive model prevents waste and builds dignity. *"We don't all need the same things. AVSI listens before acting."*

4. AVSI's Holistic and Respectful Approach

Respondents described AVSI's way of working as different from other NGOs—more respectful, consistent, and human-centered.

> *"AVSI doesn't just give. They follow up, they explain, they care."*
> *"They come into homes, they ask us what we want - not just what they want to give."*

Counseling, regular visits, and community integration were frequently mentioned as features of this "human approach." One volunteer summarized, *"They treat us as partners, not recipients."*

By looking at the **answers provided to specific questions** posed to the community volunteers, the following can be highlighted:

1. How do you describe a developed and self-reliant family?

Volunteers described a developed and self-reliant family as one that is capable of planning for its future, sustaining itself economically, and prioritizing the education and well-being of its children. Such families are able to save money, manage their own affairs, and access basic services without constant external support. Many emphasized the importance of confidence and initiative—families that can make informed decisions and solve problems independently were seen as truly resilient. In a few cases, emotional stability, peaceful relationships, and the ability to navigate conflict were also highlighted as dimensions of development.

2. What has AVSI done that has been most crucial to help families grow and be self-reliant?

Volunteers pointed to several crucial contributions by AVSI, most notably the provision of tailored livelihood support (such as livestock and farming tools), counseling, training, and the creation of opportunities for adult literacy and income generation. Many respondents stressed that AVSI's interventions go beyond material support—they focus on building confidence, raising awareness, and nurturing hidden potential. For some volunteers, the most impactful support was simply helping families to recognize their own value and capacity to change, particularly in communities where such recognition was previously absent.

3. What makes you say so - how did you learn this was most important?

Respondents generally based their views on direct observation of families' transformation over time. Changes cited included children returning to school, families beginning to save or invest, and greater social participation. Volunteers noted that families who once struggled were now seen as role models in their communities. In some cases, shifts in how a family was perceived by neighbors or local leaders were seen as indicators of self-reliance. Others emphasized improvements in interpersonal dynamics, such as reduced conflict or more collaborative decision-making, as signs that the support had fostered not just survival but resilience.

4. What is it about AVSI's approach that makes it effective?

Volunteers widely praised AVSI's approach as holistic, respectful, and rooted in genuine human connection. They highlighted the value of regular home visits, listening before acting, and involving families as partners rather than recipients. The organization's emphasis on trust-building, peer-to-peer learning, and consistent follow-up was seen as critical to its success. Some noted that AVSI's approach differs from others by treating each family's situation as unique, allowing interventions to be adapted rather than standardized. A few also referenced the values-driven nature of the work, perceiving AVSI's ethos as one of compassion, dignity, and persistence.

Final remarks on this evidence and AVSI's method

This study combined rigorous quantitative analysis with rich qualitative input to better understand both household vulnerability and the nature of AVSI's contribution in fostering self-reliance. The results point to a **powerful and distinctive form of development practice**, where personal empowerment, community involvement, and localized knowledge converge to shape effective support strategies.

From the quantitative side, the CT–HVAT tool showed that the traits most predictive of food security - and by extension, of lower vulnerability - were not purely economic. Instead, indicators related to **self-esteem, public confidence, social networks, and educational outcome**s were among the strongest markers of resilience. This empirical evidence supports a broader understanding of poverty, one that accounts not only for material deprivation but also for personal and relational dimensions of well-being.

The qualitative insights from community volunteers further deepen this understanding. Their testimonies confirm that AVSI's approach is not only about delivering aid but about **nurturing agency, unlocking talents, and creating space for growth**. Volunteers themselves, many of whom were once beneficiaries, serve as living examples of this transformation. They described protagonism as the moment when a family or individual moves from passive recipient to active planner—from being helped to helping others.

Together, the two strands of evidence suggest that **AVSI's distinctive trait lies in its ability to catalyze internal change** - building confidence, capability, and social capital alongside material improvements. This protagonism is relational, process-oriented, and deeply embedded in the everyday lives of families and communities.

Going forward, if we are to measure AVSI's protagonism more systematically, we should make sure to consider both **individual empowerment indicators** (such as perceived self-efficacy, sense of purpose, social participation) and **community-level dynamics** (like mutual support, informal leadership, and replication of change). These dimensions, while harder to quantify, are central to the lasting success of AVSI's model and its alignment with a truly transformative vision of development.

Limitations of the pilot study

This work represented a pilot. As such it should be regarded as a preliminary study that needs further testing to be considered definitive. In addition, some major limitations should be considered.

Firstly, and this is by design, the findings are specific to the particular context in which the tool was developed and applied. In particular, the tool is "calibrated" with the answers provided by the people interviewed and considered in this study, that is AVSI's Rwanda beneficiaries. Whether the same tool is equally potent in another context and another group of families should be put to the test. The value of this study is, rather, to have identified a viable methodology to develop tools for measuring families' vulnerability adapted to the context and tailored to the conditions of the targeted people (beneficiaries).

A more operational matter, which could certainly be improved in a subsequent repetition of the study, is related to the questionnaire. While all questions relate to families' socio-economic conditions, some questions are directly related to activities put in place by AVSI to support its beneficiary families, which others related only indirectly to such interventions. To the extent that AVSI's interventions are not equally distributed among all families, this may influence the analysis in unexpected ways. Still, this problem touches only some questions, hence it should influence the main results only marginally.

A fundamental trait of this study is that the scoring system is directly related to the choice of using the Food Consumption Score as the indicator of wealth / poverty. While this is a common practice, hence there are grounded reasons for such a choice, it would most certainly be of interest to analyze how the conclusions could change if a different objective was selected to approximate families' success toward autonomy a resilience.

Finally, there is no doubt that an analysis of the correlation is a rather basic analysis which could very well be improved with the integration of more sophisticated statistical analysis. Still, this limitation is also an advantage as it makes the analysis easy to repeat, hence easy to adopt by other teams and very transparent. Contrary to other analysis which are difficult to grasp for most practitioners, the analysis of correlation is easy to understand, and its result can be interpreted with minimum risk of committing errors.

Methodological Annex

The index of correlation between each answer/feature and food security conditions was calculated based on the following basic calculation:

%change BETWEEN the average of the percentage of respondents with a borderline or poor food consumption score providing the given answer AND the average of the percentage of respondents with an acceptable high or acceptable low food consumption score providing the given answer.

Mathematically the formula used is the following:

$$Indicator\ of\ correlation_{answer\ i} = \frac{average\ (\%\ with\ a\ borderline\ or\ poor\ FCS)_{answer\ i} - average\ (\%\ with\ an\ acceptable\ high\ or\ acceptable\ low\ FCS)_{answer\ i}}{average\ (\%with\ an\ acceptable\ high\ or\ acceptable\ low\ FCS)_{answer\ i}}$$

To provide an example, let's see the answers obtained through the question "Do you think you have a talent or are you proud of your-self?". In particular, let's focus on those answering to such question "not at all", that is on those who do not think at all to have a talent or to be proud of themselves. It is visible a high level of correlation between those answering this question and food security -- people more food insecure (borderline and poor FCS) tend to answer such questions much more often (12% and 15% respectively) than people food secure (acceptable high or low FCS), respectively 1% and 6%.

Do you think you have a talent or are you proud of yourself?	acceptable high	acceptable low	borderline	poor	Grand Total
Not at all	1%	6%	12%	15%	7%
Rarely	8%	14%	7%	15%	10%
Often	11%	16%	4%	4%	9%
Yes	71%	59%	69%	58%	66%
I don't know for sure	9%	6%	9%	8%	8%
Grand Total	100%	100%	100%	100%	100%

$$Index\ of\ correlation_{NOT\ AT\ ALL\ (I\ THINK\ TO\ HAVE\ A\ TALENT\ OR\ I\ AM\ PROUD\ OF\ MYSLEF)}$$

Please note that 278% is indeed reported in table 2 (as this answer is among the most correlated with poor food security conditions (vulnerability)

The 109 answers that were identified as strongly correlated with Food Consumption score are those questions where the index of correlation is higher than 50% or lower than -30%.

Food Consumption Score is one of the most sophisticated indicators of food security as it assesses not only the quantity of food consumed but also the quality of such, notably the balance in the diet variety. https://resources.vam.wfp.org/data-analysis/quantitative/food-security/food-consumption-score. The food consumption score is one of the key indicators used by the UN system around the word to monito food security and, for instance, to officially declare famine. https://www.ipcinfo.org/ipcinfo-website/ipc-overview-and-classification-system/ipc-acute-food-insecu

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