This research study was about motivation and performance of primary teachers in Gasabo district, Rwanda (from 2008 till 2013). The scope started with 2008 because that is where the government of Rwanda put a milestone in the teachers’ motivation scheme by institutionalizing the Umwalimu Savings and Credits Cooperative and injecting a startup capital of 5 billion Rwanda Francs to give teachers low interest rate loans to increase their welfare. The scheme ended 2013, the year preceding the beginning of this research. The study covered primary teachers in Gasabo district in both urban and rural schools, private and public. All stakeholders in education were reached: first of all, teachers who are the first beneficiaries of this study, the school leaders, the parents and the officials of education at sector and district level. They all showed that there is poor motivation in primary teachers. The explanation of this is that this issue is on many agendas of meetings from school level to the cabinet meetings. The informants also converged on the main motivational factor which is increasing teachers’ monthly salary. The study found that there are strategies for motivation like increasing the teachers’ salary, availing a cheap market for teachers that matches their purchasing power as it is for soldiers, reduce from 14% to 5% or lessening the interest rate for teachers’ loans, not taxing the teachers’ salaries, making teachers coverable by the BDF that those without a guarantee may get loans from Umwalimu SACCO and giving them a long-term housing loan were likely motivators. The study recommended that all stakeholders in education, the teachers included, needed to do their best to advance the work.