

Annual meeting of the SNRD Working Group

Agribusiness and Inclusive Value Chain Development (ABIVCD)

“Financing value chains”

Sustainable financing of value chains that are inclusive of smallholders

Accra, Ghana, April 10 – 13, 2018

Documentation



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Report prepared by:
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1 The SNRD Working Group

Agribusiness and Inclusive Value Chain Development (ABIVCD)

1.1 Rationale

Rationale

Agriculture remains the economic backbone of most African countries in terms of Gross Domestic Product (GDP), employment and rural livelihoods. Although great parts of raw materials for food and industrial use come from smallholder farmers living in rural areas, they are among the world's poorest population. To achieve sustainable growth and decent livelihoods for these producers, to improve agricultural productivity and the competitiveness of farmers and rural agro-based micro and small and medium enterprises (MSMEs) in ever-more demanding markets has become a major priority for African leaders and a focus of German development cooperation.

The Sector Network Rural Development (SNRD) Africa serves as platform for GIZ and partner organisations and individuals for sharing knowledge, lessons learnt and good practices as well as to jointly elaborate innovative approaches for sustainable development in partner countries. The Working Group Agribusiness and Inclusive Value Chain Development (ABIVCD) is one of four subgroups of SNRD Africa.

Overall objectives

To support partner countries to achieve these goals, there is an urgent need to support rural transformation. Guided by the objective of promoting market-oriented agricultural development through the creation of viable agribusiness ventures that are embedded in inclusive and sustainable value chains, the ABIVCD Working Group aims at contributing to international and national objectives:

- The Agenda 2030 and seven Sustainable Development Goals (SDGs): no poverty (SDG 1), zero hunger (SDG 2), gender equality (SDG 5), decent work and economic growth (SDG 8), industry, innovation and infrastructure (SDG 9), responsible consumption and production (SDG 12) and life below water (SDG 14).
- The BMZ special initiative "One-World-No-Hunger": By improving agricultural productivity, generating employment in rural areas, strengthening farmer-based organisations, linking farmers to agribusiness and improving access to finance for farmers and rural enterprises, the German Development Cooperation contributes to achieving the Agenda 2030 and the SDGs.

Structure

Formed in 2007 with the objective of supporting agribusiness and local economic development, the Working Group (WG) underwent several reorganisations and name changes. From 2012 onwards, it was named Agribusiness and Food Security (ABFS) in order to strengthen the aspect of nutrition and food security in rural economic development. However, given the fact that food and nutrition security has gained further importance since then and the large

number of memberships of this WG, in 2016, the SNRD Steering Group took the decision to restructure the ABFS WG and split it into two Working Groups:

- Food, Nutrition Security and Resilience (FNSR) and
- Agribusiness and Inclusive Value Chain Development (ABIVCD).

The two newly created Working Groups were officially launched at the SNRD Africa Conference in Pretoria/ South Africa in May 2017.

1.2 Members

Members of SNRD Africa work in GIZ projects and programmes, Sector and Global Projects working in the fields of Rural Development, Natural Resources Management, Agriculture, Environment and Climate Change in Africa.

The ABIVCD WG is open to GIZ and non-GIZ members. Members are national and international experts, development workers and consultants, who work on topics related to the mission and work plan of ABIVCD.

The following box provides some figures on ABIVCD. It is important to keep in mind that the group is constantly growing and changing as it is structured as an open expert network.

Box 1: Facts and figures about the SNRD WG ABIVCD (as of March 2018)

- 107 registered members (GIZ and individual members)
- Around 82 members from 21 African countries and 25 members from Germany
- 97 members are from GIZ member programmes, 3 are individual GIZ members and 7 individual non-GIZ memberships
- Participation in meetings of the former ABFS WG (including Food and Nutrition Security):
 - o 31 members met in the bi-annual face-to-face meeting in Pretoria in 2014
 - o 35 members met at the occasion of the SNRD conference in Addis Ababa in 2015
 - o 47 members met in the bi-annual face-to-face meeting in Lomé in 2016
- Participation in meetings of the ABIVCD WG after splitting from the FNSR WG:
 - o 39 members met in the bi-annual face-to-face meeting in Accra in 2018

It is remarkable that, even after splitting from the FSNR WG, the number of participants in the meetings of the ABIVCD WG remains high.

1.3 Structure, contributions and collaboration

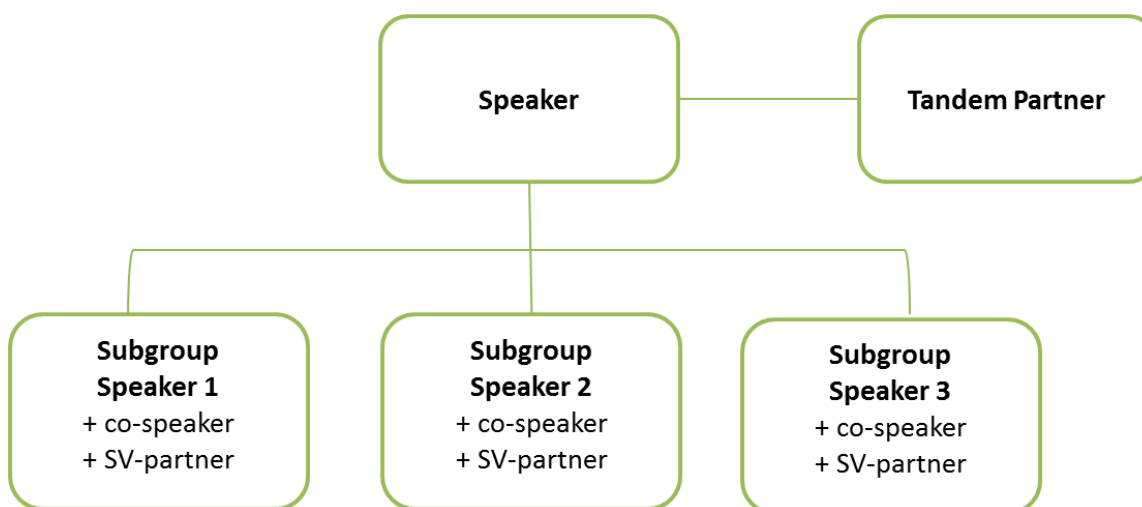
According to the constitution of SNRD, the ABIVCD WG is headed by an elected Speaker who is supported by a Tandem Partner located at FMB at GIZ headquarters. Furthermore,

each SNRD WG has one or more Co-Speakers. ABIVCD has three Co-Speakers, called Subgroup Speakers since each one leads a subgroup under ABIVCD (see below).

Structure

As the areas of activity of the member projects and programmes of ABIVCD encompass a large variety of work streams, the WG is divided into three subgroups (see illustration).

Figure 1: Structure of the ABIVCD WG



Each subgroup elects a Subgroup Speaker and a Subgroup Co-Speaker. Preferably, the Subgroup Speakers should be staff members of a project/ programme in a partner country and not be situated at headquarters as the experience from implementing projects should inform the actions of SNRD. The positions of the Subgroup Co-Speakers are open to staff of implementing programmes in partner countries or from headquarters.

At this year's annual meeting it was decided to newly introduce Tandem Partners for each Subgroup coming from a Sector of Global Project or FMB in Germany. The job specification of the Tandem Partner should be closely linked to the key topic(s) of the respective Subgroup in order to assure mutual benefits for Subgroup members and the Tandem Partner.

At the meeting in Accra, it was decided to maintain the three Subgroups created in Pretoria in 2017 but to rename them and to narrow down their focus areas (for more details on the Subgroups cf. section 5.2).

- Subgroup 1: Viable Business Models
- Subgroup 2: AgriFinance
- Subgroup 3: ICT, Training and FBO

Youth employment – a subject of central significance for ABIVCD

Given the crucial importance of youth employment for development, it was decided to develop a separate work stream on that topic, which will be done following the meeting in Accra in collaboration with the Sector Programme Employment in rural areas with special focus on youth.

Member contributions

Individual members of the WG are encouraged to subscribe to one of the Subgroups. Even though they are not obliged to engage in joint activities of the Subgroup, contributions are welcome since the Subgroups depend on the members' commitments. To motivate engagement and facilitate alignment with members' workload, it is advised that contributions to the work streams of the Subgroups are related to the members' fields of work. The participation in the Subgroups should not lead to a dual burden but should either support members' project tasks or be an output from their project work that is documented and shared with other members.

Actions of the Subgroups are guided by work plans (Annex 4) developed by the members of each Subgroup and revised at the occasion of physical meetings. The participatory approach to agreeing on the agenda is essential for engaging members to commit themselves since progress can only be achieved through motivated active members.

Modes of collaboration

SNRD Africa and accordingly the ABIVCD WG serve as platforms for GIZ and partner organisations for sharing knowledge, lessons learnt and good practices as well as to jointly elaborate innovative approaches for supporting sustainable development in partner countries. The core activity of the WG is to share information and to organise peer learning across the member programmes in Africa and the Sector and Global Projects in Germany, other resource persons at GIZ headquarters, affiliated freelance consultants and other networks working on similar topics.

WG members have the opportunity to meet physically at SNRD conferences and bi-annual meetings. Due to budget reasons, the number of participants at physical meetings is restricted. Virtual collaboration is important and takes different formats. Special focus is laid on collaborating through several Communities of Practice, which are facilitated by a community manager.

In addition to these modes of collaboration, the WG and its members seize opportunities for exchange at the occasion of events related to topics of common interest organised by GIZ or other organisations (e.g. conferences, symposia) or jointly organise workshops and trainings at regional level.

2 The Accra meeting

2.1 The motto “financing value chains”

“Financing value chains” was chosen as the motto since, so far, the subject has largely been ignored despite its key role for developing sustainable VCs: financing is required for investments for starting up or upgrading business models, business linkages and business services and for assuring liquidity of smallholdings and MSMEs for daily operations.

Planning the use of own financial resources just like for accessing external finance, a viable business model needs to be developed. It reflects the medium to long-term business strategy with regards to output and input marketing as well as business operations. It also provides information on prospective costs and returns and, hence, the break-even point. For developing viable solutions that reflect the capacities of the enterprise and that are resilient to fluctuations in the business environment (e.g. price volatility), internal and external risks have to be assessed and a risk management system integrated into the business model.

2.2 Summary of conclusions

Lessons learnt from member projects demonstrate that the financing of producers only stands a chance for success if activities are well integrated, which means that farmers need to be linked to suppliers of quality inputs and to off-takers that are willing and in a financial position to purchase at conditions that allow farmers to pay back loans and reinvest into the next growing season. This implies that the financing of producers has to be linked to financing their upstream and downstream business partners. And — to reduce risks for lenders as a precondition for financial institutions to engage in agribusiness lending — financing solutions have to integrate advisory services that cover pre-lending and post-lending periods. Only this ensures successful use and, hence, repayment of loans. With this in mind, the ABIVCD working group meeting looked at topics in both areas: value chain financing and related upstream and downstream activities.

2.3 Objectives of the meeting

The main objective of the meeting was to provide a platform for exchanging on good practices developed by GIZ programmes and projects for enhancing inclusive agricultural value chain development. Furthermore, the working group addressed organizational issues. Following reports on achievements made in the three subgroups since the last meeting in Pretoria (May 2017), the thematic focus of the subgroups was re-discussed, work plans revised and future collaboration processes agreed upon.

2.4 Venue and participation

The ABIVCD meeting was held from 10th to 13th April 2018 at Tomreik Hotel in Accra, Ghana. A total of 39 participants from 13 countries and 14 member projects attended (see participants list in Annex 1). Strong participation came from SEWOH projects, especially the Green Innovation Centers for the Agriculture and Food Sector (GIAE) and the Global Project AgFin, which should be upheld in the future. Regionally, anglophone West African countries and Germany were in the lead. Contrary to earlier meetings, weak participation was recorded from Eastern African countries, especially from national staff. Furthermore, francophone countries were weakly presented. This should be improved in future.

Participating projects:

- hosting: Competitive Cashew Initiative (ComCashew) — Ghana
- Agriculture Development Programme — Burkina Faso
- Competitive African Rice Initiative (CARI) — Nigeria
- FMB KL 4D30 — Germany
- Green Innovation Centres (GIAE) — Burkina Faso, Ghana, Mali, Nigeria, Mozambique
- Initiative for the promotion of agricultural value chains (IPFA) — Tunisia
- Market Oriented Agricultural Programme (MOAP) — Ghana
- More Income and Employment in Rural Areas (MIERA) — Malawi
- Global Project Promotion of agricultural finance for agri-based enterprises in rural areas — Benin, Zambia, Germany
- Promoting Rural Development (PRUDEV)/ Strategic Alliance "Farmers as Entrepreneurs" — Uganda
- Promotion of Sustainable Agriculture and Rural Development (PAD) — Tunisia
- Sector Project Agricultural Trade and Value Chains — Germany
- Sector Project Rural Development — Germany
- Sustainable Smallholder Agri-Business (SSAB) — Cameroun, Ghana, Togo

3 Contributions

3.1 Welcome and opening

The meeting was officially opened by **Dr. Elke Stumpf**, Manager of the GIZ programme MOAP in Ghana. Dr. Stumpf warmly welcomed the participants to Ghana. For her, the working group's name "Agribusiness Development and Inclusive Value Chain Development" reflects the urgent need to modernize agriculture and making VCs inclusive of small producers, youth and women as a means of contributing to rural transformation. In the current global setting, market-oriented agro-industrial development offers promising opportunities.

Given the volatility of food markets, however, there is an urgent need to develop and, especially, to up-scale good practices in agribusiness development in order to reduce the resulting risks for producers, traders, processors and consumers on the one hand and to open opportunities for generating income and creating employment on the other hand. Yet in most Sub-Saharan countries, farming and the food industry are currently not competitive in domestic, regional and global markets. Hence, the private sector is hence not capable of tapping the countries' natural potentials for realising pro-poor growth, mitigating urban-rural development disparities and reducing food insecurity.

Against this background, the main challenge for SNRD programmes is to support public and private partner organisations to break the vicious circle of those issues that lead to the current weak competitiveness. Main issues are: substantial investment risks hampering private investments; weak farmer and other VC organisations not able to sustain themselves; fragmented business linkages between farmers and input providers on one side and off-takers on the other side; as well as insufficient and inefficient financial and non-financial services. All these factors contribute to restraining the potential for seizing existing opportunities for achieving sizeable value-added at all stages of the VCs.

Concluding, Dr. Stumpf asked the workshop participants to foster collaboration among SNRD member programmes and especially to be creative and to think outside the box in order to develop viable solutions that can lead to necessary changes.

Nadine Guenther, Co-Speaker of SNRD Africa welcomed participants in the name of Michaela Braun, the Speaker of the sector network. Guenther invited the participants, and in a broader perspective all members of ABIVCD to engage in collective action for the benefit of the member programmes and individual members. However, she stressed that commitments for contributions to subgroups should always be related to their current work, considering everyone's workload which restricts the engagement in additional activities. Overloading the work plans of the subgroups does not lead to desired results. Finally, Guenther expressed her wish that ABIVCD improves in the integration of francophone colleagues.

Finally, **Florian Winckler**, Speaker of ABIVCD, took the floor to welcome the participants. Taking on the recommendations of the preceding speakers, he invited all participants to seize the opportunity of this common work space to get to know each other and to identify opportunities for collective action. He committed to do his best to make the WG even more dynamic and expressed his hope and wish that members will engage as well regarding the expected gains from the exchange of experiences, lessons learnt and good practices.

3.2 Update on the activities of the subgroups in 2017

At the beginning of the meeting, the Subgroup Speakers gave a short update on realized activities, achievements and challenges faced since the last meeting at the occasion of the SNRD conference in Pretoria in May 2017.

Subgroup 1: Inclusive Business Models & Public Private Dialogue

Achievements:

- Contract farming: Stocktaking of lessons learnt and good practices in using the GIZ methodology realised by the SP Agricultural Policy and Food Security and the SP Agricultural Trade and VCs; report forthcoming (cf. 3.4.4);
- Agricultural mechanisation: A WG has been established by GIAE projects. Members of ABIVCD are encouraged to join to create synergies. A physical meeting will be held in June 2018 in Ethiopia for sharing lessons learnt and good practices.
- Activities not realised or results not shared as agreed in the work plan: sharing experiences on quality and sustainability standards, an evaluation of an approach to developing business models and a stocktaking of existing documents on inclusive business models, sharing experiences on public-private platforms.

Networking experiences:

- Even though there is a high demand and offer to share experiences, the subgroup had problems sharing documents. It is hoped that the Community of Practice (CoP) (IDA platform) will offer appropriate tools to share documents.

Subgroup 2: Access to Finance and Food Processing

Achievements:

- Farm economics: Training available in English and French (on SNRD website). A first training has been realised in Lomé, Togo.
- Sharing of experiences via webinars: Topics were training of banks, agricultural insurance and ICT in agricultural financing.
- AgriFinance Study: The study, which provides an overview on existing activities in the field of agricultural finance, has been finalised and translated into French.
- Stocktaking of training tools and implementation experiences on agricultural financing: activity is on-going.
- Activities not realised or results not shared as agreed in the work plan: stocktaking of experiences in improving food processing (increased local value-added, creation of jobs) and agribusiness investments and risk management.

Networking experiences:

- For this subgroup, sharing knowledge through webinars was very effective and well received (topics see above).
- Combining two fields of activities in one subgroup (here AgFin and food processing) does not lead to expected results (especially when Speaker and Co-Speaker are both working on the same topic).

Subgroup 3: Formal and informal education for farmers and Farmer-based Organizations (FBO)

Achievements:

- ATVET: No information was available on results achieved regarding activities planned in 2017 (exchange on how to upgrade curricula/ training materials and stocktaking of information on combining training with post-training coaching).
- Pluralistic rural advisory services: Some lessons learnt and good practices are available but have not yet been shared (several factsheets will be made available soon on advisory services embedded into contract farming schemes).
- ICT4Ag: A series of webinars has been offered; a study on the use of ICT4Ag provides information on existing tools/ promoters and a stocktaking of ICT tools for contract farming has been realised (available in English and French).
- Farmer-based Organisations (FBO): A training and coaching module “business orientation of FBOs has been developed; the product is currently tested in Burkina Faso and will soon be tested in Benin.

Networking experiences:

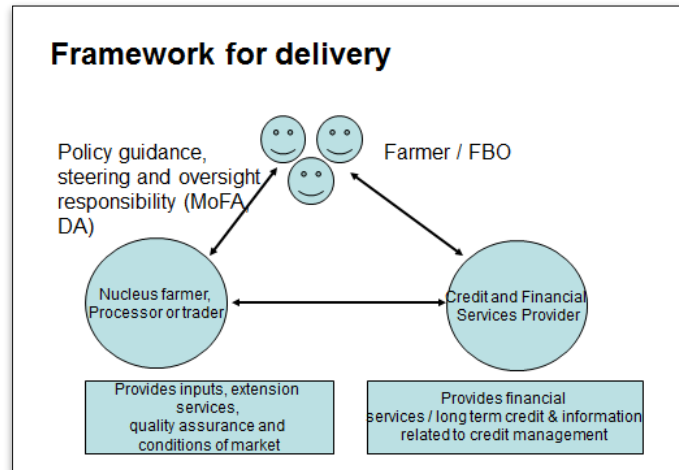
- Similar to Subgroup 2, the combining of several fields of activities in one subgroup (here ATVET, advisory services and FBOs) caused problems of coordination.
- Due to non-participation of representatives of ATVET projects, subjects of interest in this important area of activity were not considered.

Concluding, it was agreed that the communication and exchange between the face-to-face meetings within the subgroups need to be improved to assure that agreed activities are realized and that updates on achievements can be provided. Moreover, face-to-face meetings should be well prepared in order to be effective and to progress.

3.3 Presentations on the topic “financing value chains”

3.3.1 Key Note Speech: KfW Outgrower and Value Chain Fund (OVCF)

To open technical discussions, Kofi Atta-Agyepong of KfW introduced the “Outgrower and Value Chain Fund” (OVCF) which is being implemented in Ghana. Using off-takers (processors) or sometimes input providers as entry points for VC financing, the fund supports smallholder farmers to get access to commercial agriculture and long-term financing. The main interest is to link farmers directly to banks. Since farmers have to open accounts, this contributes to introducing cashless banking. Value chain financing (here largely through outgrower/ contract farming schemes) is a very complex undertaking that requires capacity development for all actors involved (off-takers/ processors, banks, farmers/ FBOs and fund managers).



Discussion points

Level of the threshold:

- The threshold is one eligibility criterion only; existence of viable markets for the produce is as important since investments do not make sense if products are not sold.
- The threshold gives a challenge since farmers need to meet some criteria, making it difficult to target the poorest of the poor.
- Therefore, the fund rather uses upstream or downstream VC actors as entry points who collaborate with farmer groups or FBOs.
- Hence, the fund is selective and additional alternatives, e.g. linking very poor farmers with micro-finance institutions need to be established as an accompanying measure.

Interest rates:

A participant mentioned an example, in which a cooperative tried to negotiate a favourable interest rate, arguing that risks of lending to their members are lower than extending credits to individual farmers thanks to advisory services offered, social pressure etc. While KfW does not support negotiations of borrowers on interest rates, it supports banks in establishing their interest rates based on an analysis of potential risks (KfW supports studies on risks related to specific VCs).

Selection of VCs:

The OVCF is open for any VC. The selection is conditioned by the demand of banks, processors and farmers.

Measuring impacts:

Since it is difficult to agree on common indicators with the variety of actors involved (regarding for example sustainability, environmental safeguards, food safety and food security respectively), it is not practical to establish a monitoring system for measuring diverse results. The essential impact is that farmers' incomes increase (e.g. in the case of rubber in Ghana, farmers earned 200 to 300 EUR more thanks to interventions of the OVCF).

Recommendations:

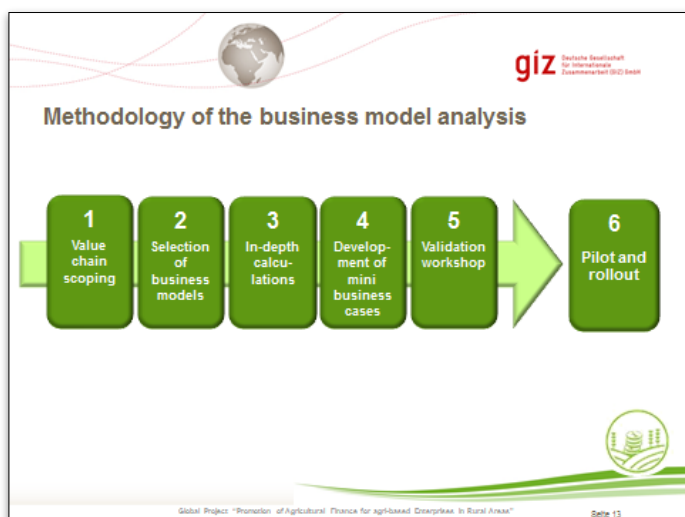
Experiences show that there is a clear need for:

- an improved organization of financing schemes
- training of farmers in financial literacy and business thinking
- linking the offer of financial products with the development of capacities before (investment/ business planning) and after granting the credit (technical and entrepreneurship training for the successful use of the credit); the OVCF successfully collaborated with the GIZ programme MOAP in Ghana for assuring necessary capacity development of farmers and partly also processors.

Conclusions

An important remark made by Dr. Rokia Goldmann could well serve as a conclusion: **Financing is not equal to lending** from banks or Micro Finance Institutions (MFI). Financing is first of all the use (and related risks) of farmers' own resources (land, labour, knowledge and other assets) as well as the contributions of FBOs that help their members to help themselves. External financing only comes in when necessary and appropriate and should only come in when there is no (low) risk of leaving farmers overindebted.

3.3.2 Agricultural finance: Analysis of sustainable business models



Jens Windel and Lilian Steinhäuser of the Global Project "Promotion of agricultural finance for agri-based enterprises in rural areas" (GP AgFin) presented a tool for analysing sustainable business models as a support for taking investment decisions and a basis for developing business plans.

By supporting the calculation of the profitability of alternative business models, the spreadsheet supports the identification of viable business models. This enables two actors: first, VC actors to develop appropriate financing solutions; second, financial institutions (FI) to develop tailor-made financial services for farms and agri-based enterprises. The tool provides templates for various parameters: (i) variable costs of production e.g. for inputs, seasonal labour, energy, etc.; (ii) type, quality, volumes and prices of products/ services sold; (iii) the structure of fixed costs under current and newly improved scenario; (iv) financing options and costs including pre-vailing interest rates and typical loan conditions from local FIs; and (v) summary reports on profit and loss, cash flow and different product margins.

Julia Kirya, GV AgFin Zambia, reported on a case example of dairy farmers in Zambia, which showed that there is a high need for short-term loans with flexible add-ons. Furthermore, risk management needs to be considered (e.g. through the inclusion of livestock insurance). For assuring repayment of loans, it is useful to work with cooperatives when they are capable to facilitate access to financial services for their members or with off-takers (traders, processors) assuring access to markets for farmers. Moutalabi Baba Boukari, GV AgFin Benin reported on experiences in using the tool in Benin for the identification of VCs that promise profitable returns to beneficiaries.

Although the tool is comprehensive, it needs to be combined with other analytical methods to obtain reliable results that can guide investment decision-making. In any case, the tool has to be adapted for use in different VCs and contexts. Specific conditions such as advancement, quality of the business plans and progress of each case should be taken into account. With business relations between VC actors as well as competencies and skills of farmers, input suppliers and off-takers developing over time and markets and framework conditions changing, additional information needs to be gathered and the business models frequently re-calculated.

Discussion points

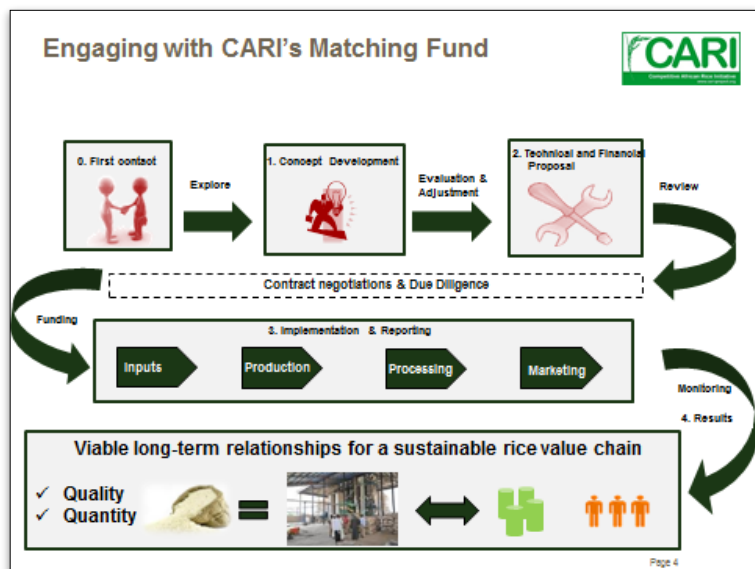
The tool:

- Financial institutions were included in the development of the tool. Beforehand, trainings were organized to help them understand the specifics of agricultural financing.

The case examples:

- Selection criteria for VCs, in which the tool was tested: Important production capacities and possible collaboration with FBOs.
- Interest rates: The negotiation of interest rates is very delicate and can impact trust relations; it is advised to rather ask for grace periods so that farmers only need to pay back once products are sold.
- Financing sources: Depending on the context, the project also considers alternatives to banks as financing sources.

3.3.3 Agricultural finance: Matching funds (evaluation and results)



On behalf of the “Competitive African Rice Initiative,” (CARI) Anna Thinius and Kristina Spanzig gave insight into the project’s matching fund (MF) scheme. The MF is CARI’s main instrument for strengthening the rice VC and industry. The scheme features a contractual cost-sharing between CARI and implementing partners (public sector, NGOs and mainly private sector). The goal is to leverage the contributions of partners to enable them to implement interventions that are in line with the objectives of CARI.

The following recommendations emerged from a recently realized evaluation of the MF:

- To assure economic effects while attaining environmental and social impacts, partners should be private sector enterprises or consortia of private partners.
- MF schemes should set realistic targets and the approach and tools should be adapted to the context of a certain VC.
- MF schemes should be flexible (i.e. tailor-made activities and consultancy support based on needs of VC actors).
- Determination of cost-sharing should be based on the type of activity (i.e. not all activities must have same ratio of cost sharing).
- Since the **time and resources** required to meet CARI’s expectations were underestimated, timing and resource allocation have to be considered at the stages of concept development and negotiation with partners (the preparation of a project can take two to three seasons; the change of farmers’ mindsets takes time too).
- Working with partners who already collaborated with CARI in the past will accelerate the implementation process since they are already trained in CARI’s procedures.
- **Overall, longer contracts are assumed to bring about more sustainable results.**

Discussion points

MF features:

- MF cannot be used for supporting the acquisition of equipment (only exception: the equipment is only used for demonstration and handed over to farmers/ beneficiaries).
- MF contributions include cash and in-kind.

Further recommendations:

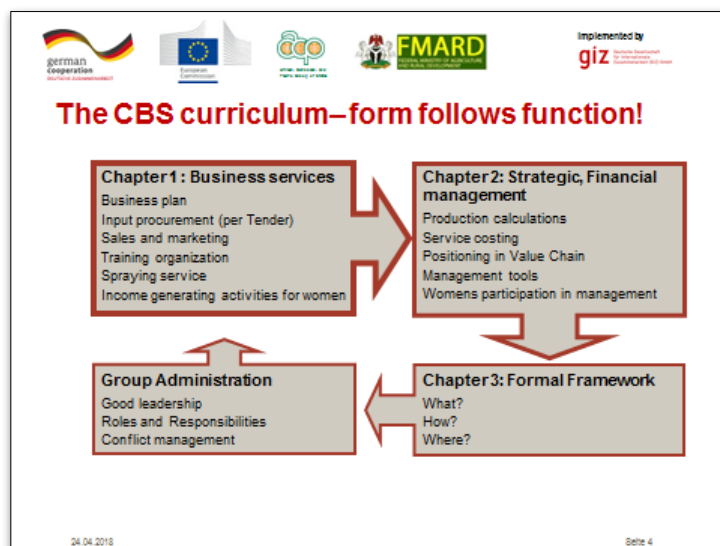
- Capacity development, mainly in the form of advisory services and coaching of the partners (farmers, processors, financial institutions) is decisive for success.
- For assuring competent advisory services/ coaching, a new type of service providers is required.

3.4 Concepts complementing the topic “financing value chains”

Four further presentations developed on approaches for making VC development inclusive of smallholder farmers: one presentation highlighted the role of Farmer-based Organisations (FBO)/ cooperatives, one the possibility of combining pre-financing of inputs with a guaranteed market via an Agricultural Commodity Exchange and two contributions dealt with opportunities for promoting inclusive contract farming (CF). All these approaches may also serve as financing models, either using upstream or downstream partners or FBOs as guarantors for bank lending or as alternatives to conventional financing that hardly reaches out to smallholder farmers.

3.4.1 Cooperative Business School (CBS) and financing of smallholders

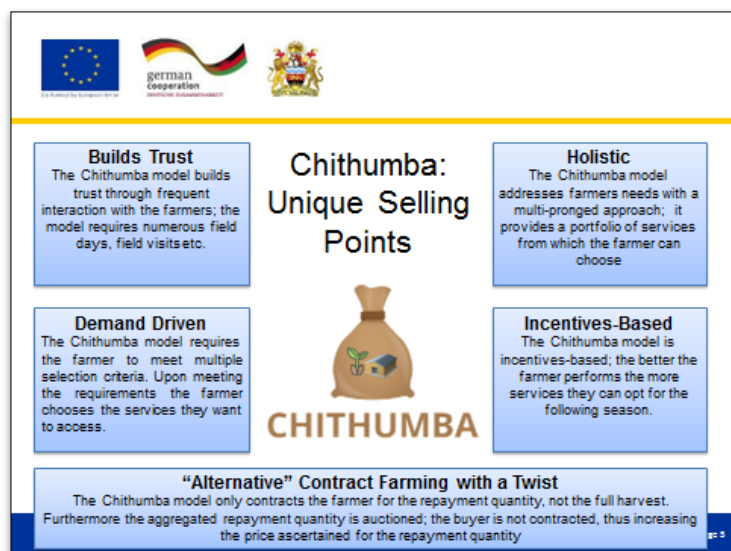
Kossi Dodji Apedo explained the benefits and process of the Co-operative Business School (CBS) curriculum, which has been developed by the “Sustainable Smallholder Agri-Business” (SSAB) project. CBS can serve as an instrument for facilitating access to finance for smallholder farmers. Well-managed cooperatives can develop financing services for members while building farmers’ capacities to improve the viability of farming systems and, hence, their capacities to repay loans. Financing services of co-operatives may range from linking farmers to financial institutions, developing group lending products, facilitating access to subsidies or developing alternative financing model using self-generated funds.



Discussion points

- For the formal framework for cooperative development, the OHADA¹ principles have been used as guidelines.
- An important criterion for selecting cooperatives for participation in the CBS is the existence of social capital, which is also a requirement of financial institutions.
- A question still to be discussed is into which structures CBS can be integrated as a means to assuring sustainability and scaling up (institutionalization).
- Projects interested in adopting CBS would be supported by SSAB (assurance of the quality of the materials and sharing of good practices, e.g. selection of partners).

3.4.2 Chithumba Model: “Alternative” contract farming and input financing



Paul Cronjaeger and Andres Mella of the “More Income and Employment in Rural Areas of Malawi” (MIERA) programme presented the so-called Chithumba Model, which aims at facilitating access to inputs for small-scale farmers. By linking farmers to the Agricultural Commodity Exchange (ACE) for selling their products, the model secures repayment for pre-financing the inputs.

Farmers are not obliged to sell the entire harvest produced with

pre-financed inputs to ACE but only the equivalent value of the loan extended for inputs. Since ACE is interested in warehousing and selling grains, repayments are made in grain and not in cash. Given that it is a must to assure food quality and food safety in such structured trading systems, training and advisory services are embedded into the business relation between farmers and ACE. So far, the Chithumba model has been applied in the soy and groundnut VCs.

Discussion points

- The marketing risks are shared between ACE and producers. However, production risks are to be borne by producers in case they do not comply with required standards.

¹ The “Uniform Act on the Law of Cooperative Societies” (AUSCOOP) of the “Organization for the Harmonization of Business Law in Africa” (OHADA) replaced a variety of national laws on cooperative organizations in Francophone countries in Western and Central Africa.

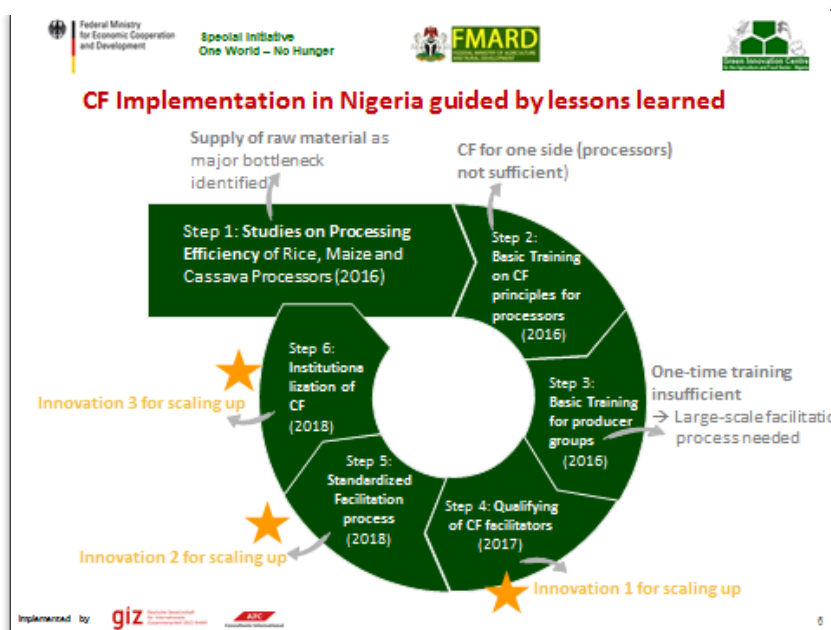
- Price building is an issue since commodity prices are fluctuating, largely depending on world market prices (e.g. for soy). This may create tension when farmers see “the terms of agreement worsen: an equivalent package of 15 kg of seed would require 70 kg of grain for repayment in season 2017 instead of 50 kg in 2016.”²
- Project has a high percentage of female farmers as it works specifically with women cooperatives; yet in general men deal with marketing

3.4.3 Contract farming in Nigeria – innovations for scaling up

Caroline Trimborn, Green Innovation Centres for the Agriculture and Food Sector (GIAE) Nigeria, highlighted innovations developed for promoting contract farming (CF): (i) Qualification and Certification Process for CF Facilitators, (ii) Standardised Facilitation Process and (iii) Institutionalisation of CF.

Supporting the development of new or the restructuring of existing CF schemes requires interventions at the micro level: to achieve impact, capacities of off-takers and farmers need to be built at the same time. GIAE's partner companies are medium-sized.

CF facilitators play a critical role for coaching and advising the CF business partners in developing viable and inclusive CF business models. Clear guidelines for the facilitation process and modes of engagement of facilitators have been developed. Furthermore, milestones have been established to be able to adapt the implementation process according to the progress made and the performance of beneficiaries.



Discussion points

Promoting CF:

- Scaling up investments for upgrading VCs is tricky even though there is high demand for raw products. Since the relations between suppliers and buyers are often shaped

² MOST et.al. (2017): Facilitating Market System Change in Malawi's Oilseeds Sector – A Case study on incentive-based contract farming and other scaled innovations; p. 13;
https://beamexchange.org/uploads/filer_public/a0/a9/a0a93f6e-c927-4afc-9552-8b8d6b904eee/facilitating-market-system-change-in-malawi-oilseeds-sector.pdf

by mistrust, competent CF facilitation and a sufficient time horizon for supporting the emergence of truly inclusive CF business models can contribute to making investments more profitable for farmers and processors (or traders).

- CF offers various entry points; besides processors, projects can also facilitate traders' contractual relations with small-scale farmers or adopt a concept using large-scale lead farmers as entry points who contract farmers (usually in the same production zone), provide embedded services and assure the market.
- Experience shows that CF facilitation is very challenging. There is a clear need for more service oriented and competent service providers; GIAE engages in upgrading their knowledge and skills with regard to really understanding the complexity of CF and being capable to accompany CF business partners in finding their own solutions.

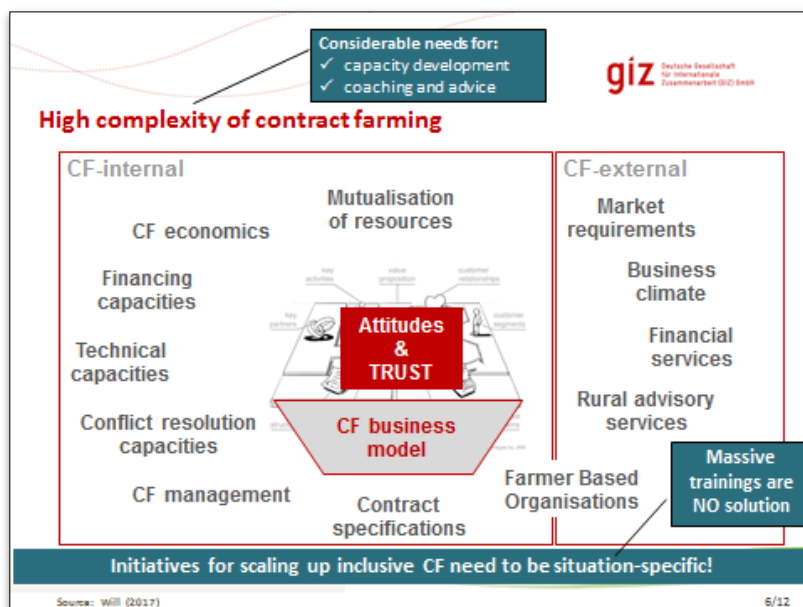
Institutionalisation:

- Regarding institutionalisation, solutions have to be adapted to the countries' specific situation. While GIAE Nigeria supports Federal Colleges to develop curricula for formally accredited certificate courses, in other countries the development of short courses may be more feasible.
- GIAE Nigeria created a good practice business model with an advanced institution. This example showed that participants of the courses are ready to pay a fee.

3.4.4 Promoting contract farming (CF) as inclusive business model: Stocktaking of using the GIZ approach and prospective demand of projects for scaling up CF

Katharina Schlemper, SP "Agricultural Trade and Value Chains," and Margaret Will, consultant, presented the findings of a recent stocktaking on GIZ's approach of promoting contract farming as inclusive business model. To feed a concept for scaling up the GIZ approach, the Sector Projects Agricultural Trade and Value Chains and Agricultural Policy and Food Security realised two surveys: (i) a poll

among programmes and projects about their current and future engagement in CF and their support needs (37 respondents from Africa, Asia and South East Europe) and (ii) a stocktak-



ing regarding experiences in using the GIZ approach for promoting CF as inclusive business model in two francophone and two anglophone countries.

Both surveys confirmed that advice for the development of CF business models, CF management systems and CF financing plans are crucial for creating success stories. A major need is also the excellent understanding of pricing mechanisms and other contract specifications. Accordingly, the demand for coaching farmers and buyers to restructure existing or to develop new CF schemes is more important than a broad-based rolling out of trainings. Hence, capacities of consultants need to be developed and backstopping be assured to facilitate the provision of quality coaching services.

In this light, the interviewees emphasized that there is an urgent need for: (i) establishing national and regional networks to facilitate peer learning, (ii) setting up a pool of international and regional master coaches/ trainers to facilitate capacity development and backstopping and (iii) breathing new life into the Community of Practice on CF (CoP CF) to enable it to act as an information and coordination platform.

Discussion points

- The recommendations should be used for the revision of the work plan of subgroup 1 on viable business models (cf. Annex 4).

Understanding GIZ's CF concept:

- GIZ understands CF as a kind of joint undertaking of farmers and off-takers, linking farming systems with the business model of the buyer. To a certain extent, resources and risks are mutualised, which requires trustful relations and a viable business model integrating embedded services (e.g. input delivery, pre-financing, advisory services) and building on transparent and fair contract negotiations and requiring compliance of both contract parties with agreed specifications. There is no blueprint for designing CF business models or establishing model contracts. On the contrary, every CF business model requires its own solutions.
- Given the complexity of CF, the usually fragile relations in the beginning and the responsibility of the project to assure competent coaching, a good selection of CF facilitators, sufficient and practice-oriented capacity development and quality assurance of the services provided by the coaches are crucial.

Recommendations for projects interested to start promoting CF:

- In every country, working groups should be created and be responsible for adapting approaches and materials to the specific requirements of different target groups.
- Scaling up does not mean to “create” large numbers of CF business models, but to support sustainable growth of well-selected CF schemes that promise to succeed (in many cases it makes sense to choose existing (informal) business partnerships between farmers and off-takers as trust relationships already exist).
- Depending on the objectives of projects, at least five to six CF “master” coaches may be required who are capable of supporting concept developments, coaching pro-

cessing companies, farmers or FBOs and guiding/ supervising CF facilitators who are still learning on the job (it is generally recommended to work in tandems since CF is very complex).

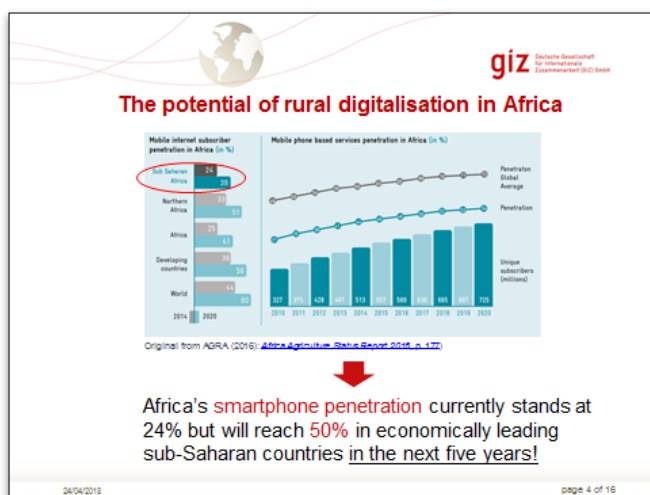
- Consultants should get certificates to prove their capacities (besides GIAE Nigeria, ProAgri Benin developed a certification system).

3.5 Further presentations on lessons learnt and good practices developed in ABIVCD member programmes and projects

Further presentations highlighted the opportunities of digitalization for rural development, development partnerships with the private sector and strategic alliances as well as the importance of employment impacts for making VC development inclusive. Finally, an approach for developing good practices for scaling up innovations was presented by the Green Innovations Centres in Mali, a topic of crucial interest for all ABIVCD member projects.

3.5.1 Harnessing the chances of digitalization for rural development

Julia Bayer, manager of the Community of Practice (CoP) on Information and Communication Technologies for Agriculture (CoP ICT4Ag), summarized results of a survey on the status of the integration of ICT4Ag in GIZ programmes and projects and related opportunities and challenges.



Looking at the potential of rural digitalization in Africa, she reported that 81% of the population on the African continent is already connected by mobile phones (for comparison: 123% in West Europe; 105% in North America). The rate for the use of smartphones, in particular, is at 39% worldwide and at 24% in Sub-Saharan Africa. Yet, for the latter it is expected that in the economically leading countries this rate will reach 50% within the next five years.

The use of technology is seen as a great opportunity to motivate youth to go into farming and to support closing gender gaps. However, ICT solutions need to be tailored to the needs, habits and skills of the special user groups. Social media networks are increasingly used and provide important platforms to reach target audiences.

Despite these opportunities, challenges remain in the rural context due to limited IT-infrastructures (Internet, mobile-networks), high illiteracy rates and very basic education as well as a lack of e-skills. The need to support rural populations to develop capacities for har-

nessing the opportunities of digitalisation also implies that resource persons such as extension officers need to have profound skills and knowledge in ICT. Projects should not limit their work to promoting digital solutions but rather understand to use ICT4Ag as an essential complement to any intervention for agricultural and rural economic development.

Discussion points

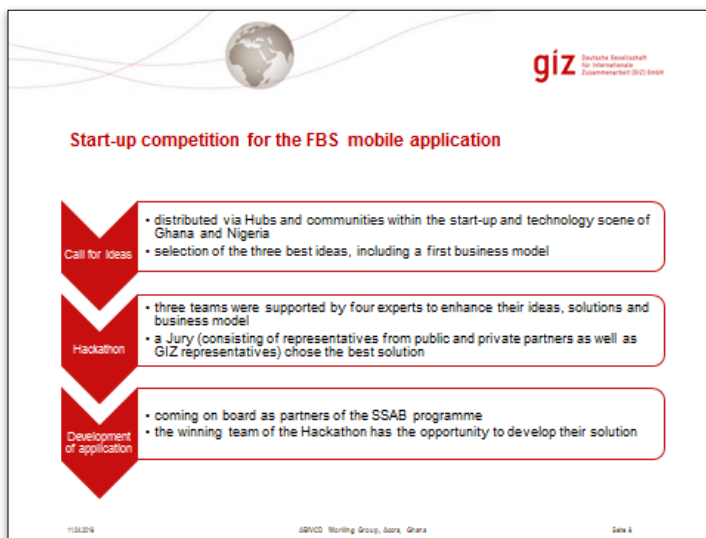
- Overall, mobile use is on the rise in Africa; however, inequalities between rural and urban areas still exist and need to be addressed.
- Questions that still need to be discussed are scaling up concepts and backstopping capacities of GIZ for reaching out with ICT4Ag.
- Linking direct and indirect impact to ICT remains a challenge; it will be important to measure on different levels and to be transparent about the processes.
- Solar energy should be considered in the context of ICT; there are already insightful examples available.

3.5.2 Farmer Business School (FBS) goes digital

Daria Hasse, SSAB, reported on the need for digitalizing the FBS approach, tools and the collaboration with a local start-up for developing an Android App.

The aim of the App is to bring FBS tools into everyday life of farmers and cooperatives by making them easily accessible and user-friendly. To ensure sustainable access and maintenance of the App (institutionalisation), ownership has been given to a start-up company, which was identified through a start-up competition. SSAB provides technical advice.

Representatives of the start-up briefly introduced their concept and explained that the App has huge potential for upscaling, adapting it to other countries/ languages and VCs. Yet, projects interested to adopt this App have to find local partners and to integrate VC specific expertise.



Discussion points

- Given the still limited spread of smartphones, SSAB also considers to develop tools for normal mobile phones.
- The objective of SSAB in developing the App is to sensitise farmers and to develop their business mind-set. The incentive for farmers to enter farming data is to keep records.
- While transactions will be free for farmers, the start-up will earn income from companies that sell their products through the App.
- Data collection strictly follows national data protection laws. Only analytical data will be sold in an anonymised way.

3.5.3 Organic portfolio of German development cooperation

Sarah Lena Jensen, Sector Project “Agricultural Trade and Value Chains,” gave a short overview on GIZ projects that promote organic farming as their explicit objective. In about twenty years, GIZ implemented more than 50 projects worldwide supporting organic farming. Currently, 12 projects support organic farming including integrated development partnerships with the economy (iEPW), 10 supranational (8 ongoing) projects in 24 countries, 2 direct commissions (implemented by GIZ International Services) and 41 develoPPP projects (20 ongoing; implemented by DEG, GIZ and sequa). There is a wide array of project types and focal areas, e.g. support to the transformation of the Costa Rican coffee sector using low-carbon and climate-friendly technologies; the Organic Cotton Programme in Tanzania, aiming at supporting organic production, certification and linkages to the international market; wild coffee and honey from Ethiopian biosphere reserves.

Furthermore, the Import Promotion Desk (IPD), which aims at linking German importers with exporters from selected developing and emerging markets, currently supports 8 partner countries to develop a bigger and more sustainable market for organic goods in four sectors (fresh fruits and vegetables, natural ingredients, cut flowers and technical wood).



Integration of IPD-instruments into GIZ project activities offers interesting opportunities for enhancing VC development and, hence, for increasing impact.

For agricultural projects, it is advised to consider organic farming straight from the conceptualisation as it is difficult to include relevant interventions at later stages. Organic farming requires the selection of relevant partners and sufficient time and resources not only for introducing the concept of organic farming but also for changing the mindsets of relevant partners.

Discussion points

- Essential for preparing farmers for organic certification is that they understand the requirements/ demand of their customers.
- In many partner countries organic products slowly but surely gain shares, mainly in urban markets; to facilitate transformation to organic farming, local standards can be promoted; it may even be advisable, not to target EU markets in the first instance.
- The role of the Sector Project “Agricultural Trade and Value Chains” is to bring the different stakeholders together, e.g. at the occasion of trade fairs (BIOFACH) and to support projects in partner countries in planning and implementing measures for promoting organic farming.

3.5.4 Partnerships for inclusive business models and VC promotion



Key aspects

- ✓ Experience in the region to find right business partners and jointly develop project ideas
- ✓ Start small and develop solutions together
- ✓ Speed and flexibility on our side is crucial
- ✓ Get to know each other, build trust between the stakeholders and work on communication
- ✓ Finding the right staff with the relevant skills
- ✓ Enhance embedded services and access external services, e.g. financial, ICTs
- ✓ Support access to finance (A2F) for lead companies

implemented by
giz

Side 7

Thomas Jaeschke, “Improving Framework Conditions in the Private and Financial Sector” (ProEcon), reported on experiences in Promotion Development Partnerships (DPP), concentrating on how very poor actors like informal micro-entrepreneurs and smallholder farmers can be integrated into VCs.

Involving the private sector, especially lead companies, is key in the inclusive business model (IBM) approach. Essential for successful integration of poor populations is that both the poor and the lead compa-

nies are motivated to collaborate: win-win partnerships contribute e.g. to increased incomes thanks to access to inputs, services and markets for small producers and increased profitability thanks to access to raw materials, improved competitiveness or other advantages (e.g. reputation) for the lead companies. According to Thomas Jaeschke, DPPs are a great tool to propose, design and promote inclusive businesses because:

- quick starts and results are possible if well planned and professionally implemented
- partner companies bring know-how and constant innovation
- lead companies have a clear business case facilitating sustainability in the long run
- scaling up is possible through further DPPs, projects and dissemination of experiences

Discussion points

- The average budget of the partnerships is about EUR 100,000; but there are also smaller partnerships with a budget of EUR 20,000.
- For such DPPs (and in general), it is recommended to collaborate with already existing contract farming schemes since relations between lead companies and farmers are already established but require improvements to become IBMs.
- Some partner companies identified by ProEcon chose not to work with very poor farmers but with larger scale ones given necessary investments into capacity development, high transaction costs for contracting large numbers of smallholders and higher risks of side-selling if proximity cannot be assured for close monitoring and supervision.

3.5.5 Promoting Rural Development (PRU-DEV): Programme Strategic Alliance 'Farmers as Entrepreneurs'

Anna Karolina Lamik, Promoting Rural Development (PRU-DEV) programme in Uganda, took a look at the Strategic Alliance 'Farmers as Entrepreneurs' with a special focus on lessons learnt and an example for integrating agricultural finance. The Strategic Alliance has a planned duration of three years (2017-2019) and is implemented by five private sector partners. The budget is EUR 7.3 million, thereof 60% private and 40% public.

To achieve the objective of strengthening 33,000 smallholder agricultural businesses through measures in agriculture, finances and digital solutions, the project builds on three fields of activities: (i) strengthening FBOs and capacity development of smallholder farmers in Good Agricultural Practices (GAP) and financial literacy ('Smart Farming'); (ii) access to traditional and non-traditional financial services; and (iii) access to information leveraging IT solutions and awareness raising on data protection. Private partner contributions:

- Bernhard Rothfos:
Fertilizer and cash finance system for 15,000 smallholder coffee farmers
- Gebr. Elmer & Zweifel:
Asset finance system for 5,000 smallholder cotton farmers
- FINCA:
Loan and savings products for 2,500 smallholder banana farmers
- SAP:
Rural Sourcing Mgt system for MSMEs & FBOs to increase VC transparency in VCs
- SUCAFINA:
Organised saving for 10,500 smallholder coffee farmers

While collaborating with such a number of partners in diverse VCs and different regions of Uganda raises challenges, it certainly opens opportunities too. The opportunities lie in the joint development of innovative approaches to inclusive business models along VCs and synergies that contribute to achieving objectives in a more comprehensive way. Anna Karolina provided first learnings on the cooperation within the Strategic Alliance, stressing the importance of carefully selecting partners, seizing opportunities from building on existing experiences and former public private partnerships, identifying business cases that are of real interest for each partner, clarifying roles and responsibilities of GIZ and partners, and etc.

The slide provides an example for agri-finance activities of the Strategic Alliance.



Strategic Alliance: Cooperation example for Agri Finance

Private partner contributions are guided by their **strategic business approach** –
GIZ contributions are guided by our **development goals**:

- **Common objective:** Accessible and affordable agricultural finance product for smallholder farmers
- **Partner:** Willingness and ideally intrinsic interest to invest time, resources and skills in partnership, buy-in from top management to branch level (**Role GIZ: advocacy**)
- **Product:** Simple, easy understandable cost and repayment structure, relevant features (e.g. timely delivery, seasonal repayment), customer service (**Role GIZ: advisory, consumer protection**)
- **Roll-out:** Planned, phased roll-out, close working relationships on the ground, use of mobile solutions (**Role GIZ: advisory, advocacy, market linkage**)
- **Communication:** Written overview of product features, use of local language, build trust and confidence (**Role GIZ: consumer protection**)
- **Training:** Access to financial literacy trainings (**Role GIZ: implementation**)

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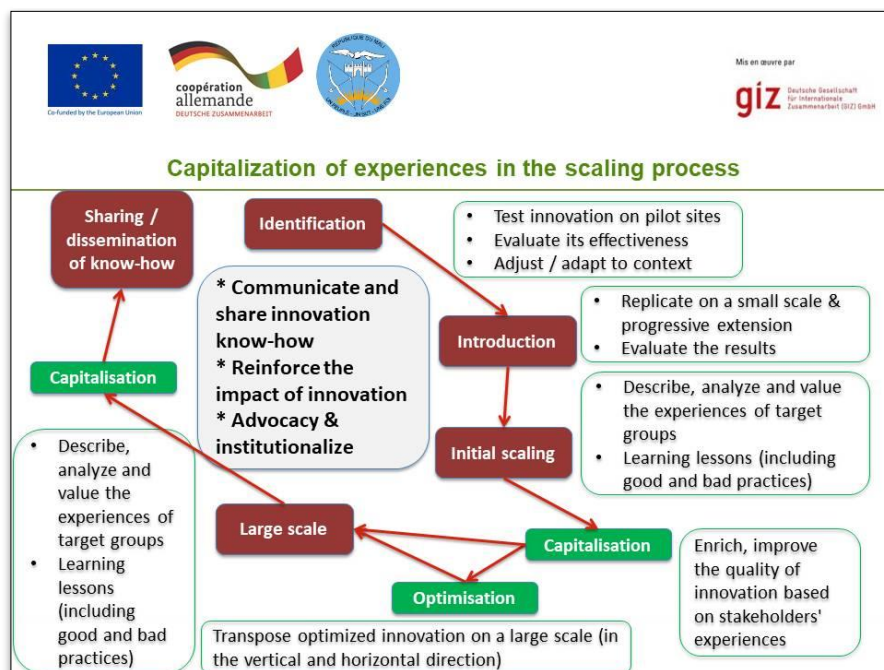
Discussion points

- It was underlined that a clear and transparent communication is central for a good partnership (be clear about demands and goals).
- To foster sustainable change on a regional level, local service providers and NGOs should be involved (e.g. by invitation to regular trainings).
- Since lessons learnt in this project would be valuable for the planning of new Strategic Alliances, it was recommended to set up a kind of think tank within ABIVCD.
- Given the impact such Strategic Alliances can attain, the question was discussed whether this approach could inform similar projects at national or local level.
- Questions that could not be discussed due to time constraints during the workshop: What is the decision process for giving out loans? Who is financing assets?

3.5.6 Upscaling of innovations

Dr. Rokia Goldmann, GIAE Mali, reported about a concept she is currently developing for scaling up innovations. Understanding innovations as the change of existing routines and adoption of new or significantly improved practices, she explained that the process to reach a larger number of beneficiaries in a wide geographical area takes time and requires an elaborate concept for upscaling. To attain the objective of sustainable upscaling, competent ser-

vice providers play a key role as change agents to extend and multiply the adoption of innovations.



Following explanations on different approaches for upscaling and narrowing down on a practical example of upscaling the System of Rice Intensification (SRI) in Mali, Rokia Goldmann presented her concept for capitalising experiences in the scaling up process (see slide).

According to her experience, key questions to be clarified before scaling innovations are:

- Is the innovation relevant for scaling up (e.g. needs of target groups, efficiency, sustainability)?
- Do we have the capacity/ means (human resources and funds) to replicate the innovation in a large number of villages?
- Which concept shall we adopt, which tools shall we use, how will we proceed? (Where? When? With whom?)

Discussion points

- Depending on the type of innovation, GIAE collaborates with public or private service providers. Regarding technical and technological innovations at farm level, extension officers of the agricultural department are able to train and advise farmers.
- Resources necessary for enabling extension officers to go to the field / to farmers, are made available by the project, which has contracts with different departments.
- To reduce costs per farmer, GIAE uses tools like radio training of farmers (through mass media, costs per farmer can be largely reduced).
- GIAE collaborates with training centres and will use contract farming to involve SMEs in the development of private service delivery systems in the future.
- For evaluating indirect upscaling effects, the project uses the total number of listeners, the number of people trained, considering gender, age etc.

3.5.7 Understanding work & employment: Calculating Impacts in small-scale agriculture

Dr. Eberhard Krain, FMB, reported that impact measurement of GIZ employment promotion in small-scale agriculture is supposed to ensure comparability across countries and to enable aggregated impact measurement. However, company-wide standards on the qualitative and quantitative requirements that a newly created job should meet are not available and there is no uniform definition regarding the question of how many annual working days should be counted as a full-time equivalent job.



ILO core conventions on labour

- Abolition of labour by children before the end of compulsory school**
 - Minimum Age Convention, 1973, No 138
 - Worst Forms of Child Labour Convention, 1999, No 182
- No discrimination at work**
 - Equal Remuneration Convention, 1951, No 100
 - Discrimination (Employment and Occupation) Convention, 1958, No 111
- Freedom to join a union, bargain collectively and take action:**
 - Freedom of Association & Protection of the Right to Organise Conv., 1948, No 87
 - Right to Organise and Collective Bargaining Convention, 1951, No 98
- Abolition of forced labour:**
 - Forced Labour Convention, 1930, No 29
 - Abolition of Forced Labour Convention, 1957, No 105

➤ Additionally created jobs/ employment must not violate these core conventions!

Seite 6

A common definition of decent rural employment and standardised measurement of employment creation should enshrine quantitative (number and intensity of employment opportunities) as well as qualitative (i.e. employment conditions, income, safety) dimensions of employment.

With regard to employment quality, newly created jobs have to ensure decent employment conditions and to comply

with the core conventions of the International Labour Organisation (ILO) on labour and other international standards (see slide). In addition, decent rural employment should provide an adequate living income while allowing for sufficient time for rest (i.e. on average, a normal work week, without overtime and public holidays, should have a maximum of six working days and a daily working time of no more than 8 hours).

Discussion points

- The study, on which the presentation was drawing, will be finalised until July and distributed to SNRD members.
- Florian Winckler mentioned that the SP Agricultural Policy and Food Security has recently commissioned a survey for developing a methodology for aggregated estimation/ measurement of employment impacts.
- Since farm mechanisation may even lead to reducing labour needs at farm level, it would be necessary to measure net employment effects (deducting jobs destroyed from jobs created).

- Considering jobs possibly/ likely to be destroyed at farm level, it is necessary to measure employment effects along the entire VC since jobs are not only created on farms.
- It was recommended to integrate ICT solutions for measuring employment impacts along VCs (e.g. integrate indicators into CF management tools).

4 Field trips

4.1 Pineapple contract farming scheme

[HPW Fresh & Dry](#) is a Ghana-based daughter company of the Swiss company HPW AG, an importer of fresh and dry fruit from Africa (from Ghana mainly pineapple, mangoes, bananas and coconuts). While 300 people are directly employed by the processing company, the fresh fruits are procured from local smallholder farmers. Based on this, HPW assumes to benefit about 10,000 people in Africa, either directly or indirectly. Due to the continuous demand, farmers can count on a regular income and consistent volumes of sales, which motivates them to invest into their farms and skills development.

Where possible, HPW supports the smallholder farmers to certify according to the Fairtrade standard and trains them in GAP. Crucial for the training of farmers is the block farm approach: a single area of 10 acres is used, on which 10 farmers cultivate 1 acre each. Training and extension services are provided by HPW's extension team using the block farm for demonstrations. Costs for land preparation and inputs are pre-financed by HPW and will be deducted from farmers' sales revenues at the moment of supply.

The farmers are trained in technical knowledge, planning skills, economical calculation as well as soft skills. The aim is to transfer the knowledge from the block farm to the individual farms, thus contributing to increased productivity on their own farms and, hence, to increased farm income. This encourages the farmers to increase their production area.



The field trip started with a visit to one of the block farms and was followed by a video on the processing, explanations of the contract farming (CF) scheme and discussions at HPW's processing plant. Participants were also invited to take a tour of the factory. Discussions with both contract parties facilitated visitors to get insights into opportunities and challenges of such type of collaboration and enabled them to compare between the farmers' and the company's perspectives.

Main learnings:

- The model showcased a good example of an **inclusive business model**, in which both contract parties win. The level of extension services provided by HPW to the farmers organised in a block farming system is very intensive to assure a level of productivity, making the speculation profitable for farmers, and to assure the volumes and qualities at the time of delivery required by the buyer. The extension workers visit a certain block every two weeks and engage with farmers. Despite the fact that an agricultural background of the extension workers is an advantage, the extension workers also act as social workers supporting the farmers in a much more holistic manner.
- Farmers are organised in FBOs (cooperatives or other organisational forms), which appeared to have a working governance structure (at least the group visited). Although **FBOs could play an important role in the CF** scheme, there is currently no business case in it for them. Since both partners seemed to be interested in upgrading the role of FBOs, the newly developed training and coaching module for business oriented farmer organisations may be used for making the CF scheme even more performant.
- Since even in well-organised CF business models as the one of HPW **side selling** is a challenge, there is a need to develop strategies for reducing this risk. Based on an analysis of the causes underlying the symptom of side-selling recommendations for restructuring the existing CF management system can be developed to better address this challenge.
- As regards the **payment schedules and financial streams**, there seems to be room for improvements. HPW pre-finances the inputs, which was considered very helpful by the farmers. Although the production cycle of pineapples implies that the farmers have to wait approximately 15 months to receive first payments, the current contract does not provide for instalments when farmers have needs for cash (e.g. farming activities, payment of school fees) or could deposit money to save for a certain purpose. It appears to be a general omission that CF schemes do not necessarily conduct financial modelling to identify opportunities and challenges in financial management of the CF business model (e.g. liquidity constraints that may lead to side-selling or use of inadequate agricultural practices that bear on the productivity and quality). It is, therefore, proposed that the ABIVCD subgroup on agricultural finance could support in the development of adapted or the documentation of existing adequate financial instruments, approaches and products which would benefit the successful implementation of CF schemes.
If MOAP is interested, the HPW CF scheme could serve as one among others for developing recommendations for case-specific solutions both on payment schedules and financial modelling.

4.2 ICT4Ag: Private sector and public sector service providers

The second group visited [Esoko](#) and the Department of Agricultural Extension Services (DAES) of the Ministry of Food and Agriculture (MOFA). Esoko focuses on providing digital solutions to farmers through the use of mobile and web-based tools for data collection. Its services include provision of information on GAP, weather/ climate, markets and prices for agricultural produce and input to farmers. DAES, as part of MOFA, provides extension services to farmers and technical backstopping, which includes capacity building through trainings and logistical support. DAES provides information through an e-platform.



Main learnings:

- Both institutions acknowledged that **training/ information provision** was essential in any intervention targeting farmers.
- Esoko and DAES address advisory needs of farmers through their **call centres** using major local languages like Ewe, Twi, Ga, Dagbani and Hausa. These call centres are administered by trained agronomists. For DAES, questions from callers that are above the technical expertise of call centre agronomists are passed on to subject matter specialists.
- The **content disseminated to farmers** by Esoko and DAES is generated by their staff, who are usually trained agronomists. For Esoko, the content further goes through a quality check of an expert network, which consists of experts in the concerned fields and the in-house contact person of the client organisation.
- **DAES uses more traditional methods** in offering extension services to farmers – local radio stations, television, audio-visual vans, factsheets, brochures and CDs. It also uses www.fbsecretariatghana.com to coordinate its activities, disseminate information and as a resource hub for extension agents while they are in the field.
- **Esoko uses channels/ approaches that are tailored** to their specific target groups:
 - o Bids & Offers: a platform which links buyers to sellers of agricultural inputs, produce and service providers.
 - o The *Insyt tool*: an Android application for data collection and analysis which is available on Play Store. This App is designed for anyone interested in finding information on any crop and inputs in the countries Esoko operates.
 - o Esoko's Apps are designed to collect data in offline mode, especially for rural areas where access to internet connection is difficult.
 - o SMS/ voice-based communication platform for farmers.
 - o Electronic extension mobile and web App.
- Esoko has a wider **outreach** than DAES as it works in six countries either through what it terms partner deployment or reseller model. Through the partner model, it im-

plements a project and hands it over to the contracting body or a third party that has been assigned/ commissioned to take over. Operating through the reseller model, Esoko itself launches and continues to implement the project in the country.

- According to DAES, the current **extension officer to farmer ratio** is 1 : >2,000. A ban restricting the Ministry from employing new staff also accounts for the poor ratio. Upscaling digital solutions like those adopted by Esoko could help to fill the existing gap.

Other information:

- Some 400,000 farmers have registered individually with Esoko's Bids & Offers platform in order to access information and other services which it provides.
- Publications/ surveys on the impact of Esoko's activities have been conducted, among other, by USAID, ADRA, [NYU](#) and [CIRAD](#), the journal innovations (article by [Mark Davies "Fertilizer by Phone"](#))
- MOFA currently engages personnel from the Youth Employment Agency and the National Service Scheme to work as extension officers.

5 Way forward for ABIVCD

5.1 Strategic orientation and WG management

Looking at the diversity of programmes and projects represented in ABIVCD, there is a broad variety of work fields for the working group. To efficiently use the capacities of active individual members who are developing the messages, concepts and tools of interest for member programmes, there is a need for strategic orientation, efficient communication, effective collaboration, good management of the subgroups and voluntary contributions of members.

Criteria for developing workstreams and planning activities

To be able to achieve results, the following criteria should be considered when developing work streams for the subgroups:

- activities should be realisable and objectives achievable by the teams who subscribe for collaborating on a topic
- activities should be very closely related to the work fields of individual members in order not to cause additional workload
- activities should be of interest for at least two member projects since the objective of the ABIVCD WG is to benefit from exchange of experiences among members
- if two work streams are covered by one subgroup, clear allocation of responsibilities for following up the implementation of activities should be assured (in the ideal case the Subgroup Speaker assumes responsibility for one topic and the Co-Speaker for the other one).

ABIVCD management

To improve on delivery of results, it was agreed to hold monthly management meetings with the aim to monitor the implementation and progress of the subgroup work plans. Participants of the meetings are the ABIVCD Speaker, the three Subgroup Speakers and the Tandem Partner from headquarters.

Cooperation with other SNRD working groups and other GIZ networks

To seize opportunities from complementing expertise and activities and to avoid duplication of efforts, ABIVCD advocates for strategic linkages with other SNRD WGs and other GIZ networks dealing with inclusive value chain development. Florian Winckler, Speaker of the ABIVCD working group, will establish contacts and interested parties are encouraged to approach the ABIVCD working group. The CoPs/ WGs mentioned in section 5.2 are of particular interest in this context (see below).

5.2 Subgroups

The sub-division of ABIVCD into three subgroups is assumed to be reasonable for targeting the key topics of ABIVCD effectively. Considering the criteria mentioned in the preceding section, it was decided to narrow down the focus areas of the subgroups. To reflect these changes, the subgroups were renamed:

- **Subgroup 1: Viable Business Models**
(formerly: Inclusive Business Models & Public Private Dialogue)
- **Subgroup 2: Agri Finance**
(formerly: Access to Finance and Food Processing)
- **Subgroup 3: ICT, Trainings and FBO**
(formerly: Formal and informal education for farmers and FBOs)

The work plans of the subgroups can be found in Annex 4.

5.3 ABIVCD Communities of Practice (CoP) using IDA

Integrated Digital Applications (Integrierte digitale Anwendungen/ IDA) has been introduced as a new digital platform for sharing documents and fostering interactive expert exchange within GIZ. It is planned that ABIVCD sets up an own group on IDA as a central communication tool. For easy access, the website of SNRD will provide a link to the ABIVCD IDA group. The platform will be managed by Karina Brenneis but further responsibilities need to be defined.

While presenting many advantages, the IDA platform has the general disadvantage that it does not allow access for non-GIZ members, apart from a few exceptions of people who are explicitly invited. This is tricky since the programmes are working with public and private partner organisations and individual consultants which could make valuable contributions.

Thus, IDA communities cannot replace CoPs that are accessible to all but they need to be logically embedded into the communication system.

CoPs related to SNRD

- SNRD ABIVCD (on IDA): umbrella CoP for the WG; managed by Karina Brenneis
- CoP ICT (on IDA): managed by Daria Hasse (taking over from Julia Bayer in July)
- CoP CF (contract farming): currently inactive; proposed to integrate into ABIVCD IDA
- CoP AgriFinance (soon on IDA): managed by Jens Windel/ AgFin
- CoP ATVET (soon on IDA): managed by Paul Schuetz; proposed to be integrated
- “Open Space for Value Chain Development”: IDA community proposed by Andreas Springer-Heinze, FMB; proposed to be integrated to avoid double work streams

Discussion points concerning IDA

- Be sure about what IDA can deliver: Is it more than a communication tool?
- How to avoid duplications of documents regarding DMS and other sharing platforms?
- Should IDA be organized into three subgroups?
- How can active participation by group members be assured?
- Are specific subgroup work streams required?
- How much detail should be put in IDA?
- Can IDA be used for developing training materials etc.?
- How to deal with languages? Will material be available in French and English?

During the meeting, participants gave the following answers to questions about the objectives, design and use of the ABIVCD IDA Group:

- **For which activities would you like to use IDA?**
 - o share documents and information;
 - o exchange of experience, live exchange (capture/store conversations);
 - o polls/ feedback rounds;
 - o webinars;
 - o facilitation of collaboration/ networking (including list of members, their projects and their current work streams).
- **How can we integrate IDA into the working plan of the WG ABIVCD?**
 - o link IDA with e-mail exchange;
 - o the more relevant the content is for work, the higher the use of IDA will be;
 - o understand IDA as a central communication and work channel.
- **What is your opinion about an umbrella community on VC development?**
 - o decision is difficult;
 - o arguments for linkage/ aggregation are the danger that too many platforms exist and that each platform needs active managers vs. restricted resources.

5.4 Election of Subgroup Speakers, Co-Speakers and Tandem Partners

Subgroup Speakers (at the same time they are Co-Speakers of the ABIVCD Speaker) and Co-Speakers occupy a crucial role in the ABIVCD WG. Their responsibility is to support the ABIVCD Speaker in the strategic orientation of the entire WG and to facilitate linkages between the work streams of the subgroups to seize opportunities from complementary approaches and results. Furthermore, they function as dynamic wheels to ensure that the subgroups stay active and realise their work plans. The tasks are listed in detail in the ToRs that have been drafted by Nadine Guenther during the meeting (see Annex 3).

Before starting the election of new (or confirmation of current) Subgroup Speakers and Co-Speakers, Florian Winckler, speaking on behalf of the ABIVCD WG, expressed the gratitude and appreciation for their engagement to the former speakers Anna Thinius and Jackson Muchoki (in absentia) for Subgroup 1, Waquas Malik (in absentia) and Neil Skander Fourati for Subgroup 2 as well as Berthe Minnie Balep and Caroline Trimborn for Subgroup 3.

The following Subgroup Speakers and Co-Speakers have been newly elected or confirmed and Tandem Partners were assigned.

Subgroup 1: Viable Business Models

Speaker: Anna Karolina Lamik, Promoting Rural Development (PRU-DEV) Programme/ Strategic Alliance 'Farmers as Entrepreneurs', Uganda
 Co-Speaker: Paul Cronjaeger, More Income and Employment in Rural Areas of Malawi (MIERA)
 Tandem Partner: proposed: Sara Lena Jensen, SP Agricultural Trade and Value Chains

Subgroup 2: AGRI Finance

Speaker: Julia Kirya, GP Promotion of agricultural finance for agri-based enterprises in rural areas (GP AgFin), Zambia
 Co-Speaker: Moutalabi Baba Boukari, GP Promotion of agricultural finance for agri-based enterprises in rural areas (GP AgFin), Benin
 Tandem Partner: proposed: Jens Windel, GP Promotion of agricultural finance for agri-based enterprises in rural areas (GP AgFin)

Subgroup 3: ICT, Training and FBO

Speaker: Berthe Minnie Balep, Sustainable Smallholder Agri-Business Programme (SSAB), Cameroon
 Co-speaker: Kossi Dodji Apedo, Sustainable Smallholder Agri-Business Programme (SSAB), Togo
 Tandem Partner: proposed: Katharina Schlemper, SP Agricultural Trade and Value Chains

6 Evaluation of the meeting

The overall feedback of participants about the topics presented, discussions held, opportunities offered for exchange, moderation and organisation of the workshop was very positive. Participants found the event very useful. First time participants especially emphasised the opportunity to see what is going on elsewhere and to network with colleagues working on similar themes. Asked to give their individual evaluation on what participants liked and recommend for improvements, the following comments were collected on moderation cards:

What participants liked:

- The event was well organised and logistics well managed
- The meeting was very informative and provided lots of food for thought
- The meeting provided a good networking platform to know projects and colleagues
- The event provided sufficient room for establishing thematic linkages
- Qualified experts made great thematic presentations
- Both field trips were very inspiring
- There was a very good participation of SEWOH/ GIAE projects
- New members were introduced to the structure and philosophy of SNRD and ABIVCD
- High number of participants despite splitting of the former working group
- The moderation was great

What participants recommend to improve:

- Objective of the meeting:
 - o Come out with a product motivating support (e.g. communication)
 - o Facilitate reflections on critical issues (agenda must be less tight)
 - o Attract francophone participants (translate the agenda, reader, etc.)
- Preparation of the meeting:
 - o Communicate agenda earlier to facilitate decision on participation and travel arrangements (some people already left on Thursday)
 - o Coordinate dates better with other events
 - o Attract more participants from Eastern Africa, francophone Africa
 - o Motivate bilateral programmes (former strongholds of the WG) and ATVET
 - o Encourage a broader variety of participants (national staff, partners)
 - o Organise side/ social event to foster more exchange (e.g. a joint dinner)
- Format of the meeting:
 - o A very strong point was made on planning less presentations, less plenary discussions and to allow more interactive formats (e.g. working groups)
 - o In the same sense it was recommended to provide for more selective and structured inputs relevant to the topic
 - o Focus on one theme and include non-GIZ inputs; the key note should give an overview to be inspiring for the entire event

Annexes

Annex 1: List of participants

Nr.	Name	Country	Subgroup*	Project
1	Ann-Christin Berger	Ghana		Competitive Cashew Initiative (ComCashew)
2	Anna Tschanz	Ghana		Sustainable Smallholder Agri-Business (SSAB)
3	Andres Mella	Malawi	1	More Income and Employment in Rural Areas of Malawi (MIERA)
4	Anna Karolina Lamik	Uganda		Strategic Alliance "Farmers as Entrepreneurs"
5	Anna Thinius	Nigeria	1	Competitive African Rice Initiative (CARI)
6	Atta Agyepong	Ghana		Key note speaker
7	Benjamin Dudons	Burkina Faso		Programme de développement de l'agriculture
8	Berthe Minnie Balep	Cameroon	3	Sustainable Smallholder Agri-Business (SSAB)
9	Caroline Trimborn	Nigeria	1	Green Innovation Centres (GIAE)
10	Charlotte Chirimuuta	Ghana	3	Sustainable Smallholder Agri-Business (SSAB)
11	Daria Hasse	Ghana	3	Sustainable Smallholder Agri-Business (SSAB)
12	Dr. Elke Stumpf	Ghana	1	Market Oriented Agricultural Programme (MOAP)
13	Dr. Rokia Goldmann	Mali	3	Green Innovation Centres (GIAE)
14	Dr. Eberhard Krain	Germany	1	KL 4D30
15	Emmanuel Monn	Nigeria	1	Green Innovation Centres (GIAE)
16	Jean Bernard La-lanne	Ghana		Green Innovation Centres (GIAE)
17	Jens Treffner	Burkina Faso	1	Green Innovation Centres (GIAE)
18	Jens Windel	Germany	2	Global Project - Promoting agricultural finance for agri-based enterprises in rural areas
19	Julia Bayer	Germany	3	Sectorial Project Rural Development
20	Julia Kirya	Zambia	2	Global Project - Promoting agricultural finance for agri-based enterprises in rural areas
21	Karina Brenneis	Germany		Sector Project Agricultural Trade and Value Chains
22	Katharina Schlemper	Germany	3	Sector Project Agricultural Trade and Value Chains
23	Kossi Dodji Apedo	Togo	3	Sustainable Smallholder Agri-Business (SSAB)

24	Kristina Spantig	Nigeria	2	Competitive African Rice Initiative (CARI)
25	Laura Köster	Nigeria	2	Green Innovation Centres (GIAE)
26	Lilian Steinhäuser	Germany	2	Global Project - Promoting agricultural finance for agri-based enterprises in rural areas
27	Michael von Stackelberg	Ghana		Green Innovation Centres (GIAE)
28	Moutalabi BABA BOUKARI	Benin		Global Project - Promoting agricultural finance for agri-based enterprises in rural areas
29	Nadine Guenther	Tunisia	3	Projet Promotion de l'Agriculture Durable et du Développement Rural en Tunisie (PAD)
30	Neil Skander Fourati	Tunisia	2	Initiative pour la Promotion des Filières Agricoles (IPFA)
31	Paul Cronjaeger	Malawi	1	More Income and Employment in Rural Areas of Malawi (MIERA)
32	Sarah Lena Jensen	Germany	1	Sector Project - Agricultural Trade and Value Chains
33	Sengeun Bae	Ghana		Green Innovation Centres (GIAE)
34	Thomas Jaeschke	Mozambique	1	Green Innovation Centres (GIAE)
35	Walter Osenberg	Ghana		Green Innovation Centres (GIAE)
36	Margret Will	Germany	1	Facilitator
37	Florian Winckler	Ghana		Speaker of ABIVCD / ComCashew
38	Nunana Addo	Ghana		Orga Team / ComCashew
39	Anna-Lena Laub	Ghana		Orga Team / ComCashew

* Subgroup 1: Viable Business Models

Subgroup 2: Agri Finance

Subgroup 3: ICT, Trainings and FBO

Annex 2: Agenda

Day 1: Tuesday 10 th April, 2018 Focus themes: Financing Value Chains, ABIVCD			
Plenary: Financing Value Chains	07:30 – 08:00	Seating of participants	
	08:00 – 08:30	ABIVCD: Who we are and what we do	Florian Winckler, Speaker ABIVCD
	08:30 – 09:15	Welcoming new members & presentation of participants	Moderator
	09:15 – 09:30	Objectives and programme of the meeting	Moderator
	09:30 – 10:00	Keynote: Outgrower and Value Chain Fund (OVCF)	Atta Agyepong, KfW Ghana
	10:00 – 10:30	Discussion	Moderator
	10:30 – 11:00	Coffee and tea break	
	11:00 – 11:45	Agricultural finance: Analysis of sustainable business models – <i>Presentation & Discussion</i>	Jens Windel, GV AgFin
	11:45 – 12:30	Agricultural finance: Matching funds (evaluation results) – <i>Presentation & Discussion</i>	Kristina Spantig & Anna Thinius, CARI
	12:30 – 14:00	Lunch	
	14:00 – 14:45	Cooperative Business School & financing smallholders – <i>Presentation & Discussion</i>	Kossi Dodji Apedo, SSAB
	14:45 – 15:30	The Chithumba Model – “Alternative” Contract Farming and Input Financing – <i>Presentation & Discussion</i>	Paul Cronjaeger & Andres Mella, MIE-RA
Plenary: ABIVCD	15:30 – 16:00	Coffee and tea break	
	16:00 – 16:15	ABIVCD: Structure and collaboration <i>Short introduction</i>	Florian Winckler, Speaker ABIVCD
	16:15 – 16:30	Group 1: Inclusive business & public private dialogue <i>Short introduction</i>	Anna Thinius, Co-Speaker
	16:30 – 16:45	Group 2: Access to finance & food processing <i>Short introduction</i>	Neil Fourati, Co-Speaker
	16:45 – 17:00	Group 3: Formal and informal education & Farmer Based Organisations – <i>Short introduction</i>	Berthe Balep Co-Speaker
	17:00 – 17:30	ABIVCD way forward <i>Discussion</i>	Moderator

Day 2: Wednesday 11th April, 2018 Focus themes: ATVET & ICT, Contract farming & PPP, Employment & Scaling up			
Plenary: ATVET & ICT	08:00 – 08:15	Wrap up of day 1	Moderator
	08:15 – 09:00	Digitalisation of FBS <i>Presentation & discussion</i>	Daria Hasse, SSAB
	09:00 – 10:30	ICT4Ag, ATVET and IDA <i>Moderated group discussion</i>	Nadine, Julia, Kari- na, Minnie, Eberhard
	10:30 – 11:00	Coffee and tea break	
Plenary: Contract farming & PPP	11:00 – 11:30	Contract farming <i>Presentation & discussion</i>	Caroline Trimborn, GIAE Nigeria
	11:30 – 12:00	Stocktaking of promoting contract farming as inclusive business model – <i>Presentation & discussion</i>	Katharina Schlemper, SV Agric. Trade and Value Chains and Margret Will
	12:00 – 12:30	Way forward in promoting inclusive business models <i>Discussion</i>	
	12:30 – 14:00	Lunch	
	14:00 – 14:30	Partnerships in organic farming <i>Presentation & discussion</i>	Sarah Lena Jensen, SV Agric. Trade & Value Chains
	14:30 – 15:00	Inclusive business approach using develoPPP <i>Presentation & discussion</i>	Thomas Jaeschke, ProEcon Mozam- bique
	15:00 – 15:30	PPP strategic alliances <i>Presentation & discussion</i>	Anna Karolina La- mik, PRU-DEV
	15:30 – 16:00	Coffee and tea break	
Plenary: Employment & scaling	16:00 – 16:30	Good practices in scaling up innovations <i>Presentation & discussion</i>	Rokia Goldmann, GIAE Mali
	16:30 – 17:00	Employment: calculating impacts <i>Presentation & discussion</i>	Eberhard Krain, FMB

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Day 3: Thursday 12th April, 2018

Field trips

Field trips	07:00 – 15:00	Group 1 – Nsawam/ pineapple contract farming scheme: - Visit farmer groups - Visit processing company	SNRD
	07:00 – 15:00	Group 2 – Accra/ using ICT for agribusiness development: - Visit ESOKO (private ICT service provider) - Visit e-extension platform (public sector service provider)	SNRD
	Afternoon	Group 1 and Group 2: <i>Preparing reports on field trips</i>	Group 1 & Group 2

Day 4: Friday 13th April, 2018

Focus themes: ABIVCD way forward

Plenary: Field trips	08:00 – 10:00	Reports on field trips : - Group 1 – Nsawam/ pineapple contract farming scheme - Group 2 – Accra/ using ICT for agribusiness development <i>Highlighting various lessons learnt & good practices using adult-learning methodologies (not just presentations!)</i>	Group 1 & Group 2
	10:00 – 12:30	Work plans 2018/19 for the ABIVCD Task Groups: - Group 1: Inclusive business & public private dialogue - Group 2: Access to finance & food processing - Group 3: Formal and informal education & Farmer Based Organisations	Co-Speakers
Plenary: ABIVCD	<i>In between</i>	<i>Coffee and tea break</i>	
	<i>12:30 – 14:00</i>	<i>Lunch</i>	
	14:00 – 15:00	Feedback on work plans <i>Interactive presentation & discussion</i>	Co-speakers
	15:00 – 15:30	ABIVCD way forward <i>Networking and meeting opportunities</i>	Florian Winckler, ABIVCD Speaker
	15:30 – 16:00	Evaluation and closing	

Annex 3: ToRs for Subgroup Speakers

The role and tasks of Subgroup speakers are as follows:

- ensure regular (monthly?) follow up on the work plan and activities agreed on during the meeting in Accra
- motivate members to actively participate in planned activities and to finalize the tasks/develop the products agreed on in the work plans
- ensure a quality check with the speaker and the secretariat of the products developed, especially publications (logos, layout etc.)
- contribute to a dynamic group on the IDA platform and provide input for the website, especially link up activities and products from the group to the WG's website (via Pascal Corbé and Nadine Guenther (website) and Sophie (IDA – Quality check)
- work closely with the IDA Community Managers to see how IDA could be used for the workplan activities and remind the members to use IDA for discussions etc.
- integrate and on-board new members
- be proactive, especially towards new important topics coming up (in projects, from headquarter and BMZ) and stimulate discussions and sensitize on this in the subgroup
- be responsive towards the speaker and the members
- participate in the WG-steering group calls with the speaker and report on activities
- link to other communities (mainly managed by SEWOH) relevant for your subgroup
- provide input for the SNRD newsletter

Annex 4: Work plans of the subgroups

1. Viable Business Models							
Speaker: Anna Karolina Lamik Co-Speaker: Paul Cronjaeger SV Partner: Sara Lena Jensen							
Theme	Activity	Product	Programmes	Responsible	Benefits	Deadline	Costs
Contract Farming (CF)	Organize write-shop to produce hands-on recommendations	Practioners' guide	GIAEs, SP Trade, SP Agric. Policy, IPFA	<u>Caroline T.</u> , Waqas M., Margret W., Amal Mghirbi (IPFA)		12/2018	xxx
	Define pool of experts on CF	Pool of experts	SP Agric. Trade, SP Agric. Policy, IPFA, GIAEs	<u>Katharina S.</u> , Margret W., Amal Mghirbi (IPFA)		03/2019	
	Reconfirm revival of CoP CF	CoP CF activities	SP Agric. Trade, SP Agric. Policy	<u>Katharina S.</u> , Sarah L. J.		08/2018	
	Develop concept for scaling up CF	Concept article on SNRD / IDA	SP Agric. Trade, SP Agric. Policy, ComCashew, CiV Mali, IPFA	<u>Anne Hartmann</u> , Katharina S., Florian W., Rokia G., Margret W.		09/2018	

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	Webinar with IDH	Article on SNRD website / IDA	ComCashew, PDA BF	<u>Florian W.</u> , Frank K., Margaret W.		09/2018	
Sourcing	Desk research and webinar on export market acc.	Article on SNRD website / IDA, webinar	MIERA, Pro Econ (link to ITC)	<u>Andres M.</u> , Thomas J.?		12/2018	
Strengthening the Service Sector	Collect lessons learnt in service sector development	Article / guideline on SNRD website / IDA	MIERA, PDA BF, PAD	<u>Frank K.</u> , Margaret W., Andres M., Matthias S.?		12/2018	
Cooperation Models with private sector	Collate experiences (database and projects)	Good practices, lessons learnt documented (webinar, fact sheet)	SP Agric. Trade, FMB, A4SD, SV Lieferketten und Standards, Pru DeV, Pro CiV BF, Pro Econ, PAD	<u>Sarah L. J.</u> , Eberhard K., Florian W., Anna T., Jens T., Anna K. L.		10/2018	

2. AGRI Finance

Speaker: Julia Kirya

Co-Speaker: Moutalabi Baba Boukari

SV Partner: Jens Windel

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Theme	Activity	Product	Programmes	Responsible	Benefits	Deadline	Costs
Agri-Fin related trainings for the demand side	Share tools and experience (AgBAIT and Smart farming)	Webinar	GIAEs, BAIT Uganda, IPFA TN, CARI	<u>Jens W.</u> , Lara C.		12/2018	
	Sharing training materials on SNRD website / IDA	Materials shared		<u>Julia K.</u> , <u>Jens W.</u> (for AgBAIT and general mail) <u>Caroline T. and Lara C.</u> for Smart Farming		When ready to be posted on the web-site Continuous	
IDA group on AgriFinance	Share best practices from working with the financial institutions	Webinar	GIAEs, BAIT, PruDev Uganda, IPFA TN, CARI	<u>Jens W.</u> , Julia K., Lara C., Saliya?!	Good practices are shared	12/2018	
	Invite /sensitize the agri-insurance colleagues about the IDA group	IDA members		<u>Jens W.</u> , Julia K.		07/2018	

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	Share training approach for banks and institutionalization	Training materials shared		<u>Neil F.</u> , Kristina S. <u>Armin K. and Robert Ocaya</u> for Uganda	Institutionalization as approach for scaling up	10/2018	
Implementation experiences on financial solutions (models and products)	Production of standard format (short) Collection of the different experiences and compiling them in one document Compiling data into one document	Compiled document shared on IDA or SNRD website	All GIZ projects involved in the subgroup	<u>Julia K.</u> , Benjamin d., Baba M., Kristina S.	Guidance on how to implement and what financial solutions exist Reference document for programmes	02/2019	
Find Alternative ways of agri-finance (crowdfunding etc.)	Conduction of study: Understanding of mechanisms and identification of potential partners	Study report and PPT	All countries interested, including UG, NG, TN, Mali	<u>Jens W.</u> , Neil F., Caroline T., Anna K. L.		01/2019	

3. ICT, Trainings and FBO

Speaker: Berthe Minnie Balep

Co-speaker: Kossi Dodji Apedo

SV Partner: Katharina Schlemper

Theme	Activity	Product	Programmes	Responsible	Benefits	Deadline	Costs
ICT Cop	Sharing Experience on GAP on WhatsApp	Article on SNRD website	SSAB	<u>Minnie B.</u> , Kossi A.		09/2018	
	Sharing experiences - using radio for training	Summary of report, shared on SNRD website	GIAE Mali, SSAB	<u>Rokia G.</u> , Foscar (Rokia staff)		10/2018	
	FBS digital	Webinar or alternative format	SSAB, FBS tac.	Daria H.		11/2018	
	Collaboration with SNRD Asia on ICT	webinar	Sector project rural development	Julia B.		07/2018	
	Sharing experiences with 3S	Webinar + article	ComCashew	Florian W.		10/2018	
FBS	Share experiences after	Article shared on SNRD web-		Daria H.		09/2018	

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	FBS master training programme	site					
	Share experiences on impacts of FBS	Article shared on SNRD website		Daria H.		09/2018	
FFS + FBS	Sharing document on capitalization of experiences	Document including short abstract, shared on SNRD website	GIAE Mali	<u>Rokia G.</u> , Mariam Samaké		06/2018	
CBS dissemination	Process and content sharing	Document including short abstract, shared on SNRD website	SSAB, PAD Tun, + AFC	Minnie B., <u>Kossi A.</u> , Nandine G., AFC		12/2018	
Business orientation of FBO	Share handbooks and process guide	Articles (website) and presentations (IDA)	Agric Trade & VC	Katharina S.		08/2018	
	Translate handbooks and process guide into English	Handbook and process guide translated	SV Agric Trade & VC	Katharina S.		08/2018	

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	Organise trainings of trainers/coaches		SV Agric Trade & VC, ProCIV & PDA BF, ProCIVA Benin, (CIV Mali?)	Katharina S., Jens T., Frank Kuklinksi., Tanja Dom, Rokia G.		08/2018	
	Adapt to country-/ project-specific requirements		ProCIV & PDA BF, ProCIVA Benin, (CIV Mali?)	Jens T., Frank K., Tanja D., Rokia G.		???	
	SEWOH Global Programme „Strengthening FBOs“ implemented by the Andreas Hermes Akademie in: ETH, KE, BF, UG, TZ (and India)	Information/fact sheets on Programme, Contribution to events – identifying synergies with other GIZ programmes	Global Project „Strengthening FBOs“	Katharina S.		12/2018	

Cross-cutting: Youth Employment							
Theme	Activity	Product	Programmes	Responsible	Benefits	Deadline	Costs
Youth employment approaches in SNRD membership programmes	Stocktaking of approaches and experiences	Results report	SV Employment, diverse projects e.g. in SL, UG	Florian W., SV Nadine		01/2019	
	Integrate findings in GIAE report + M&E mission			???			

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Annex 5: Pictures of field trips

Pineapple contract farming scheme



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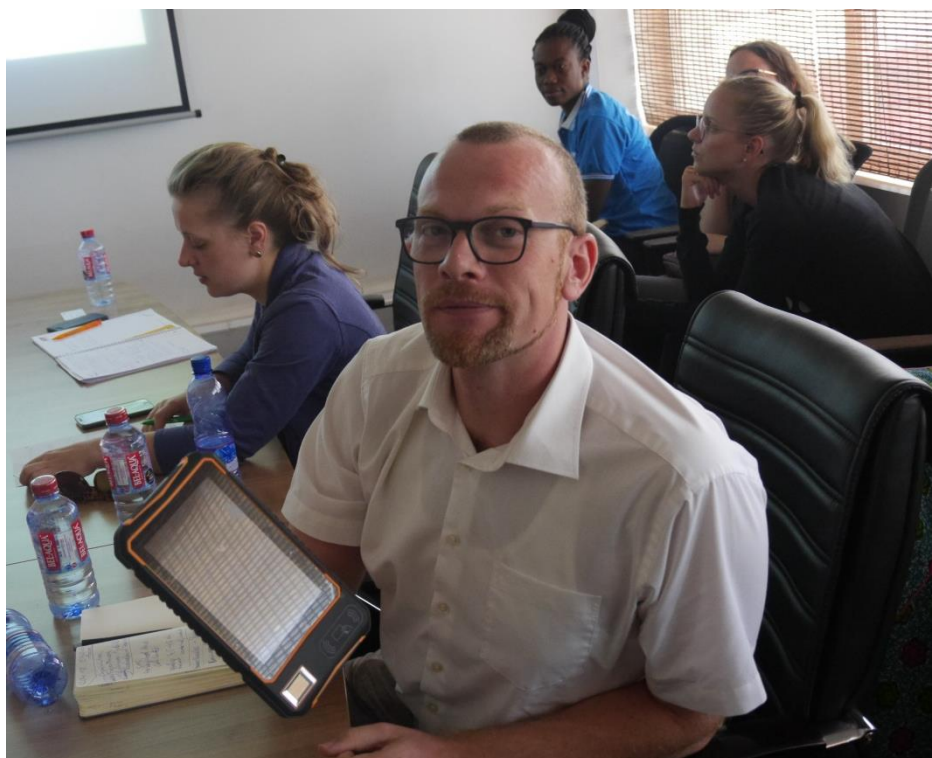


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ICT4Ag: private sector and public sector service providers



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