



## ZAMBIA: Promotion of Agricultural Finance



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Ways out of poverty, vulnerability  
and food insecurity (AVE)

**28B** GOOD  
PRACTICE  
SERIES

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## Promotion of agricultural finance in Zambia

About half of Zambia's population lives from agriculture. 98% of farms are run by smallholder farmers, often with less than two hectares of land. Smallholder structures predominate, especially in the Eastern Province. Zambia's agriculture is characterized by low productivity, for a number of reasons. There is poor access to inputs, production methods are not adapted to agro-ecological zones and climate change, market access is insufficient, and farmers lack capital for agricultural investments. This is where the global programme "Promotion of agricultural finance for agri-based enterprises in rural areas" (AgFin), funded by the German development agency GIZ, comes in. GV (global programme) AgFin Zambia promotes financial literacy among farmers and advises financial service providers (FSPs) on the provision of savings-related products and, above all, credit products tailored to smallholder agriculture. Both FSPs and farmers highly appreciate the financial literacy trainings because they help to reduce ignorance in financial matters and fear of contact with FSPs. Productive use of credit, combined with agricultural practices that are adapted to climate change and increase soil productivity, can help small farms to significantly increase their income. In addition, the preconditions seem to be present for the state to continue to improve general financial literacy and for financial transactions to be progressively digitized. This means that the project can be classified as good practice.

*Agricultural finance, loans, financial literacy, Eastern Province, Zambia*

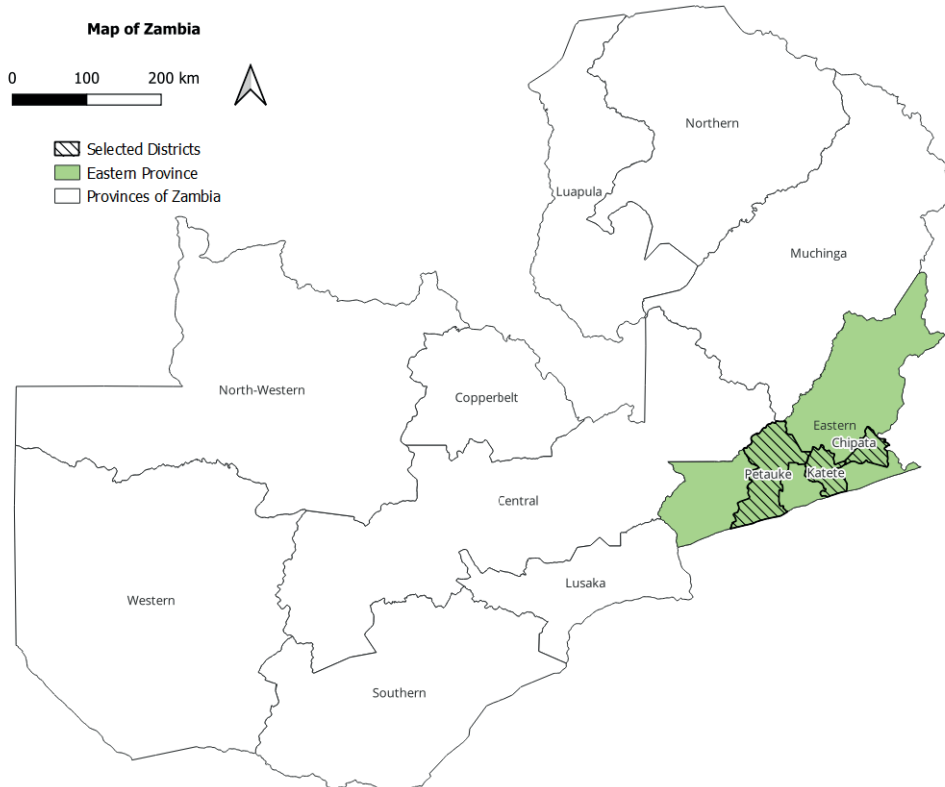
## Country and project background

In 2022, Zambia had a population of 19,610 million, of which 11.7 million lived in rural areas and 7.8 million in urban areas. Zambia thus has one of the highest urbanization rates in Africa (ZSA 2022: 7, CIA 2023). The distribution of the population between rural and urban areas varies greatly across the country's ten provinces. The Eastern Province, where the INEF team's fieldwork took place in March 2023, has with 83.2% one of the highest proportions of rural population. The dependency ratio (the number of economically dependent people per 100 economically productive people) is 81.8, which is mainly due to the very high proportion (42.49%) of young people under 14 years of age. Population growth between 2010 and 2022 is 3.4% per year, one of the highest growth rates in sub-Saharan Africa (ZSA 2022: 11).



Zambia's economy is strongly influenced by agriculture. In its financial report on Zambia, the World Bank (2019) states that from 2014 to 2018, 48% of the working population was engaged in agriculture, but the sector contributed only 5% to gross domestic product (GDP). About 98% of agriculture is carried out on small farms, of which 71% cultivate less than 2 ha, 24% of farms 2 to 5 ha and 5% 5 to 10 ha. The remaining two percent (approx. 3,000 farms) are large farms, some with more than 200 ha of farmed land (ibid., p.27). Smallholder farmers in particular primarily grow maize. However, the Zambian government is currently promoting the diversification of cultivation in order to reduce the dependence on mainly one product. In addition, the one-sided focus on maize as the main food

of the population also contributes to high rates of chronic malnutrition among children. The most recent *Zambian Health Report* cites that in 2018, 35% of children under five were too short for their age (stunting), an indication of malnutrition over a long period of time (ZSA 2019: 177). The overall proportion of people with malnutrition in Zambia has decreased from 51.7% in 2000 to 30.9% in 2019-2021, but is still at a very high level (FAO 2022).



Zambia is one of the poorest countries in the world, with a poor population of 61%. Three quarters of these poor live in rural areas (World Bank 2023, 2015 data). The Ministry of Finance and Planning (2022) attributes the reasons for poverty in rural areas mainly to food insecurity, low wages and lack of capital to buy necessary inputs to increase agricultural productivity or to start or expand other income-generating activities. According to Global Findex data, 58% of adults who earned income from the sale of agricultural goods had a bank account in 2017 – compared to only 35% in 2014. The increase is due to a massive promotion of account management via mobile phones, which continues to this day, including the Bank of Zambia’s “go cashless” campaign in January 2023. However, this increase did not lead to smallholder farmers being able to take out agricultural loans. In 2017, for example, it was still the case that 85% of loans went to large, commercial farms, while only 8% of agricultural loans went to small and medium-sized farms.

## Goals and activities at a glance

The global programme “Promotion of agricultural finance for agri-based enterprises in rural areas” (AgFin), supported by the German development agency GIZ, focuses on the interface between smallholder agriculture and financial service providers (FSPs). The aim of the project is to more agricultural enterprises and agrarian-based

businesses in rural areas with financial services tailored to their business models. The project operates in Luapula, Southern, Eastern and Central Provinces and works with six microfinance institutions (MFIs) and two savings and credit cooperatives.





On the one hand, GV AgFin Zambia promotes the supply side of agricultural finance, among other things by supporting the development of new financial products and digitalization. GV AgFin Zambia first identifies the support needs of farmers, passes these on to the FSPs and, in joint consultation, develops financial products and training content. So far, 16 financial products have been developed.



The demand side, i.e. potential customers, is supported by the project in cooperation with other projects that deal with the promotion of value chains. GV AgFin Zambia therefore has no direct target group of its own, but serves the target groups of other projects: "...being a project that fits in all other projects". In our research region, Eastern Province, according to AgFin project staff, the GIZ programmes "Food and Nutrition Security, Enhanced Resilience", "Sustainable Fisheries and Aquaculture" and "Green Innovation Centres" approached their project to work with them. Various other bodies sought contact with GV AgFin Zambia for further cooperation: the Conservation Farming Unit (CFU), non-governmental organizations (NGOs) or social enterprises such as COMACO and the Good Nature Group, as well as various financial service providers, and lastly the leasing company AgLeaseCo, which is supported by the German development bank KfW.

The main instrument of demand-side support is a three-stage financial literacy training programme. Using the example of a married couple with four children, the basic training "Farmer's Financial Cycle" systematically deals with various topics of financial management with a lot of visual material and participatory exercises. These topics are: (1) personal financial management, i.e. joint planning of income and expenditure, (2) financial manage-

ment of the farm, (3) the advantages and disadvantages of the various ways of saving, (4) taking a loan for productive purposes and loan conditions, (5) risk management and insurance, (6) opportunities, advantages and risks in investments, (7) the various FSPs and (8) an introduction to digital financial services. The second training format, "Farmer Business Simulation", is a simulation game developed by the German Sparkassenstiftung für internationale Zusammenarbeit and is aimed at people who have completed the basic training and already have an understanding of financial management. Another offer, the Agricultural Business Analysis and Investment Training, is aimed at people who have already been doing accounting for two years and guides them on how to develop, improve and change their business. The approach of GV AgFin Zambia is to train farmers as trainers so that the knowledge can be passed on without the intervention of the project. In addition, employees of the Ministry of Agriculture and the Ministry of Fisheries and Livestock, for example, are also trained as trainers.

### The situation of smallholder farms in the Eastern Province

The presentation of the situation of smallholder farmers is mainly based on the qualitative study conducted by an INEF team in March 2023 in three districts (Petauke, Katete, Chipata) of the Eastern Province in Zambia. A total of 22 focus group discussions (FGDs) with farmers were conducted, as well as interviews with staff of GV AgFin Zambia and its partner institutions (mainly various FSPs) at national, provincial and district levels.





The main source of income for smallholder farms in the study region is arable farming. This is often supplemented by livestock farming, some horticulture and other income-generating activities. Most of the farms surveyed had between 3 and 10 acres (2.47 acres = 1 ha), i.e. between about one and 4 ha of arable land; the smallest farms were smaller than 2 acres, and the largest farm surveyed cultivated 32 ha of land. The main crops are maize, soybeans, peanuts and sunflowers. Cultivation is often by hand hoe, limiting the cultivable area, although many farms also have ox ploughs and a pair of draught oxen. Others have to borrow oxen from neighbours for a fee of 150 ZMW (Zambian Kwacha, 100 ZMW = 4.94 euros in May 2023) per acre. In contrast, hiring a tractor including driver and plough costs at least ZMW 243 per acre (ZMW 600/ha).



Most of the households interviewed additionally engage in livestock farming with cattle and cows, goats, pigs and chickens. In addition, some households process their own agricultural products, e.g. into sunflower oil, maize flour, soy chips and roasted peanuts. About half of the interviewed households have a garden of about 0.25 ha on average. Here onions, tomatoes, beans, cabbage, okra, sugar cane and bananas are grown in the dry season, and in the rainy season often so-called fresh maize, i.e. maize that is not dried and processed into flour, but freshly harvested and eaten roasted or cooked. Sometimes fruit trees such as oranges, mangoes and guavas are also planted in the gardens. Other sources of income are trading activities, beekeeping, work as a day labourer and others.

Agriculture poses a number of challenges that have a negative impact on agricultural productivity and thus

also on food security and income. For example, many households do not have enough money to buy artificial fertilizer, quality seeds and pesticides, or to hire oxen, a tractor or labour to work the fields. Rainfall in the study areas has become unreliable, with frequent droughts or floods destroying sowing and/or harvesting. The occurrence of the armyworm also mainly causes damage to maize. As a result of these circumstances, many households are very poor and food-insecure during the months before the next harvest. Another problem is the marketing of the harvest. There is often a lack of transportation options or financial resources necessary to transport the harvest to the market. When marketed to the state Food Reserve Agency (FRA), acceptable prices are paid, but farmers are often not paid until months after the harvest has been sold. Often, the only option is to sell to so-called briefcase buyers, traders who also travel to remote villages, take care of the transportation themselves, while paying immediately, but are usually only willing to pay very low prices or, according to information given in the FGDs, cheat when weighing the products.



In the context of agricultural extension provided by government extension services as well as by GIZ and various NGOs, trends towards conservation farming methods, mechanization and crop diversification can be identified. The cultivation of soybeans, for example, is



becoming increasingly widespread, and there is a move away from ploughing the soil towards tillage with the ripper, a single-pronged loosening tool that simply draws a line in the soil for subsequent sowing.



Relatively few smallholder farmers take out agricultural loans from banks or MFIs. They complain about (1) non-transparent loan conditions, (2) loan amounts that are too low to be able to finance the agricultural growing season, (3) late disbursement, which often makes the intended use and thus problem-free repayment impossible, (4) the demand for interest payments even before the first harvests, and (5) also sometimes unfriendly and condescending behaviour on the part of employees. The loans of the FGD participants range from ZMW 2,000 to ZMW 9,000. Although farmers receive individual loans, they are required to form a group to apply for a loan. Sometimes, peer pressure is used as “motivation” to repay the loans, and additional individual collateral such as a television, furniture or a bicycle, which is documented and even photographed, is demanded. These will be seized in the event of non-repayment. Land as collateral for borrowing generally does not play a role for smallholder farms, as their land is generally not registered via an official land title. Only one such land title is accepted as collateral by banks and MFIs.

Banks and MFIs provide several types of loans that are interesting for farmers. These include (1) input loans, which are intended for the purchase of fertilizers, seeds, pesticides and the like and are disbursed to a trader

instead of the applicant, from whom the farmer can then collect the agricultural input ordered, (2) business loans, which are disbursed in cash and are intended for income-generating activities, and (3) asset loans, which are disbursed to the borrowers and are intended for the purchase of higher-priced property. Some FSPs also offer further product-specific credit lines (e.g. for the purchase of a bicycle) or those tailored to specific value chains.

Some respondents report borrowing from private moneylenders. One advantage in this case is that the people often live in their own village, which means no transportation costs, but also a certain proximity to each other. The amount required is apparently paid out quickly and in full by these moneylenders, in contrast to MFIs, but they normally demand 100% interest. However, the repayment period and interest rate are sometimes negotiable. Such loans are mainly taken out in cases of emergency. Mobile money also enables farmers to obtain money quickly and without the guarantee of collateral. However, these loans granted through mobile money are usually quite small, ranging from ZMW 200 to ZMW 1,500. They are popular for paying expenses for children’s education, trade or consumption and are usually repayable in between one week and one month. However, a number of farmers were also very sceptical about or even opposed to mobile money.

### Project impacts achieved so far

FGD participants are consistently positive about the financial literacy training they have received through GV AgFin Zambia. Their lives have changed since then, some of them say. The training has been a game changer in the sense that they no longer see agriculture simply as their way of life, but as a business, an economic activity. They are now aware of their income and expenditure and will be able to plan the growing season and other expenses better (or at all). The introduction of savings groups, so-called village banks, is also seen as very positive. The establishment of these groups, modelled on traditional savings and credit groups in other African countries, was initiated by the Ministry of Community Development. The so-called “Savings and Internal Lending Communities” were introduced by the GIZ food security project in the villages in order to build up reserves, build resilience and grant each other smaller loans (on savings groups, see Gaesing et al. 2023). In the FGDs, participants did not explicitly distinguish between these two groups.





The training in the Farmer's Financial Cycle, according to the FGD participants, also lowered the inhibition threshold for taking out a loan. It had become clear to them that credit was "not a bad thing, but could be very useful for increasing productivity by buying inputs and hiring labour". Also, the training was said to emphasize the importance of other income-generating activities that can provide them with income throughout the year and not just at the end of the harvest season. In doing so, the trainers apparently pointed out that not all members of the group should invest in the same activity.



The effects of the project measures reported by the farmers – often in combination with the application of soil- and water-conserving cultivation methods brought to the households by the partner organizations such as COMACO and the GIZ projects "Green Innovation Centres" and "Food and Nutrition Security, Enhanced Resilience" of GV AgFin Zambia – indicate a significant increase in income through better harvests and through an expansion of the area. One example is the method of ripping (where the soil is not turned over with a plough but only lines are scratched into the soil with a single-tine cultivator, the ripper, into which the seed is placed). Combined with the creation of depressions in the soil into which

compostable material is placed (potholing), the yield of 0.25 ha of soybeans increased from an average of three to five bags to as much as ten bags. A large proportion of the farms own land that was previously unused for agricultural purposes, which can now be cultivated by taking out loans. The profit from income-generating activities is often used to increase agricultural production. The profit from the sale of the crops is usually invested in the education of the children, the purchase of food (if necessary) and the development of a non-agricultural source of income.



The banks and MFIs cooperating with GV AgFin Zambia appreciate working with farmers who have completed the Farmer's Financial Cycle because they need less advice and guidance in applying for and using loans and generally have fewer difficulties in repaying them. In addition, the advisory services provided by GV AgFin Zambia also filled the FSP's knowledge gap about the situation of smallholder farmers and the risks and potentials of agriculture and the various crops. The repayment rate is around 95%. For example, savings or loans from the savings groups are often used to repay loans with MFIs or banks. Other borrowers use the proceeds from their non-agricultural income-generating activities or the sale of livestock for repayment. Some MFIs send staff to the villages to conduct targeted training for their products. One bank also uses mobile buses that offer information, advice in the local language and also transactions in the



villages. The bus is intended to lower the inhibition threshold for contacting a bank and to offer decentralized financial services. One bank is reported to have involved the local chiefs before establishing a branch in the district capital, in order to be made known to the population through these very influential people and to gain some legitimacy.

MFI staff interviewed also emphasize the advantages of mobile money for credit transactions. Electronic payments save borrowers the trip to the FSP and thus the transport costs, thus making repayment easier for them. Because the banks in Zambia are networked via a platform, customers can not only carry out financial transactions with different mobile phone providers, but they can also withdraw cash, i.e. their credit, from any bank participating in the network. All that is needed is a simple mobile phone, not a smartphone. According to the staff interviewed, the respective bank or MFI examines a loan application very conscientiously, often in conjunction with home and field visits. However, a prerequisite for a loan to be granted is first that the applicant can show a positive credit history (i.e. mainly no previous repayment difficulties) with the Credit Reference Bureau. Every FSP in Zambia is obliged to report all data on borrowers to this authority.

### Challenges and conditions for success

► The dependence of agriculture on rain-fed agriculture combined with the climate changes that can be observed make agriculture in Zambia fundamentally a risky business. Investments in measures to increase productivity such as mechanization, irrigation, use of fertilizers and the like are unaffordable for many smallholder farmers. In addition, many farmers have problems with the transport and marketing of their harvest.

► Still, only very few small farmers make use of the possibility to take out loans for agriculture. Their reluctance to do so stems from ignorance, stories of others' bad experiences, fear of repayment difficulties, physical distance from such institutions and the mistaken belief that microcredit is only for wealthy farmers or urban dwellers who can offer collateral to the banks. Men sometimes even expressed the assumption that microcredit was only accessible to women. Only measures that help to overcome both rejection and ignorance as well as spatial distance can therefore lead to successful lending for both the supply and demand sides.



► According to FGD participants, the “training of trainers” approach of GV AgFin Zambia has been largely successful, and trained persons have already conducted numerous trainings in surrounding villages. However, some of those trained as trainers complained about a lack of resources (money for feeding the participants, transport, etc.) to conduct further training. They also affirmed that they themselves needed further training because they felt unsure about some of the things they were supposed to pass on to others and might not have understood them properly. They would like to have a profound knowledge on the subject of financial literacy.

► The repayment procedures common with some MFIs, which require three quarterly payments after a three-month break in payments, necessitate income that stretches over the year, or alternatively sufficient savings. MFIs argue that they need to cover their operational costs throughout the year. Borrowers, on the other hand, usually prefer the form of repayment of the entire loan amount including interest at the end of the term (balloon payment).

► The establishment of savings groups is welcomed by the FGD participants, but there is also criticism of the village banks. Critical voices complain that these groups pressure their members to take out loans even if they do not need them. The goal of saving money is said to be too much in the background.



► The digital connectivity of the FSP and the expansion of mobile money combined with a relatively wide-ranging mobile network in Zambia offer great potential for the use of digital services and the reduction of distances and transaction costs for credit providers and borrowers.



## Conclusions for DC in general

► The GIZ approach of advising FSPs on the provision of financial services adapted to the situation of smallholder farms on the one hand, and promoting financial literacy among smallholder farmers on the other, can contribute towards increasing agricultural productivity and thus towards improving the living conditions of smallholder farms by improving agricultural financing. Cooperation with other GIZ projects, NGOs and other organizations is seen as very beneficial in this regard, because they simultaneously promote diversification of income sources and/or the use of cultural techniques adapted to climate change. This not only contributes to an increase in income, but also reduces the risk of crop failure and the dependence on rain-fed agriculture.

► In the documented case, as in most cases, resilience at the household level is strengthened primarily through economically effective measures, i.e. measures that increase agricultural productivity or those that promote non-agricultural income-generating activities. By taking out a loan, smallholder households have the opportunity

to use the money productively and invest the profit in further productive activities, children's schooling, health expenses and improving their own housing situation and nutrition.

► The effects of the basic training (Farmer's Financial Cycle) on the financial literacy of the rural population are generally assessed as very positive in the context of our FGDs. The sustainability or the broad expansion of the financial literacy of the farmers seems to be ensured by the adoption of the training module "Farmer's Financial Cycle" by the state agricultural extension institution. However, it remains to be seen how this measure can be implemented in practice, especially since agricultural extension is under-resourced according to Zambian women researchers and seems to work excellently especially where it has project support.

► Organizations that continue activities after a project has ended must be enabled by the national government to carry out these activities satisfactorily, both in terms of spatial spread and content.

► The approach of providing extensive training by farmers trained as trainers requires systematic follow-up. The persons acting as multipliers need to be adequately and sustainably equipped with training materials. If necessary a bicycle or similar needs to be provided for transport. Financial resources also need to be provided for journeys to other villages, the implementation of training sessions and the provision of at least drinks and snacks for the participants. If a project can no longer provide these resources, it makes sense to use existing structures that can provide or support the training sessions financially and logistically on a permanent basis.

► The rural population's reluctance to contact FSPs can also be overcome through the decentralized use of mobile service units (e.g. buses), which also travel to remote villages and offer information, advice and the opportunity to conclude contracts and other transactions in the local language. This kind of decentralized, mobile bank, which can additionally be made attractive through useful media such as videos and music, would be able to lower the inhibition threshold for smallholder farmers to enter a bank and would also provide them with competent advice. The use of decentralized kiosks can also partly fulfil this function. These two means can also help to reduce prejudices against mobile money, which can make services more accessible, especially for rural areas.

► For building resilience among smallholder farmers, the introduction of savings and credit groups appears to be a good way to build reserves. However, it should be borne in mind that social cohesion and mutual trust in traditional African savings and credit groups such as tontines (Francophone Africa), susu (Ghana), equb (Ethiopia), which village banks are basically modelled on, are of great importance and should also be taken into consideration when setting up village banks. The establishment of pure purpose groups and the exclusive focus on small-scale lending should be avoided if the groups are to be sustainable and serve to build capital and assets. Similarly, the practice of not granting credit to all members of a group in the future if one of its members is insolvent is not necessarily conducive to social cohesion in the group. It should also be questioned whether it is necessary for FSPs require double or sometimes triple protection: they require borrowers to form a group (in this case a pure community of purpose), the borrowers must provide collateral, and finally agricultural loans are often not disbursed directly to borrowers in cash. If the loans are issued in the form of inputs through a network of traders, it should also be considered whether better conditions should perhaps be offered to borrowers than to “normal” customers.



► With regard to the training and counselling of FSP staff, the aspect of contact, counselling and negotiation with smallholder farmers is of great importance. It should be a high priority to train FSP staff in how to treat smallholder farmers without condescension. These farmers may not know much about finance but know a great deal about agriculture, and should be afforded interest and understanding.



► From the project studied in Zambia, it can be deduced that it is useful for support of credit programmes for smallholder farms to be flanked by measures that can increase agricultural productivity and/or enable diversification of income sources. Such measures, which could be promoted by cooperation partners, are for example technical cultural measures for adaptation to climate change, small-scale irrigation and horticulture, promotion of marketing, an expansion of rural electrification, which also allows the processing of crops on a larger scale, or mechanization with affordable and locally adapted agricultural machinery.



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## Images

Title image: Cultivation of maize and sunflower in Eastern Province, 1. Agrarian landscape in Eastern Province, 2. Map of Zambia with provinces and study region, 3. Rough roads make marketing difficult 4. One of the different partner organizations of GV AgFin Zambia, 5. Focus Group Discussion, 6. Cultivation of groundnuts and maize, 7. Cultivation of sunflowers, 8. Income from goat husbandry throughout the year, 9. Mobile money advertising, 10. Ripper, 11. Mobile money kiosks, 12. Non-agricultural income from processing and sale of sunflower oil, 13. Selling pulses, grains, spices and dried soy chips at the market in Petauke, 14. Walking tractor adapted to the needs of women farmers who find it difficult to walk behind the tractor, 15. Pedal pump for small scale irrigation, a technology affordable for small scale farmers

Fig. 2 (map) was created by Nadia Noor.

Photo 10 by AgLeaseCo

all other photos © Karin Gaesing .

## Sources

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## Project characteristics\*

B5 – Processing intensity by research team

G1 – Gender identifier

P2 – Participation

A3 – Target group identifier

\* For explanation see Good Practice handout or on [https://www.uni-due.de/inef/inef\\_projektreihen.php](https://www.uni-due.de/inef/inef_projektreihen.php)

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## INEF – Research Project

The research project aims to develop recommendations for state development cooperation. The aim is to identify measures that can better reach poor, vulnerable and food insecure population groups and efficiently support them in improving their living situation in a sustainable way.

We examine the interdependencies of poverty, vulnerability and food insecurity in order to identify both blockages and success factors for development cooperation.

Based on literature analyses and surveys of professional organisations at home or abroad, successfully practised

approaches (“good practices”) are to be identified and intensively analysed within the framework of field research. In addition to a socio-cultural contextualisation, the gender dimension is consistently taken into account throughout. The local investigations focus on the participation of the affected population in order to capture their perception of the problems and ideas for solution.

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