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Agricultural financing for smallholder farmers in development cooperation

Analyses and recommendations

AVE-Study 38b/2024

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Ways out of poverty, vulnerability and food insecurity

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Table of contents

Abbreviations

AgLeaseCo	Agricultural Leasing Company Zambia Limited
BMZ	Bundesministerium für wirtschaftliche Zusammenarbeit und Entwicklung (Federal Ministry for Economic Cooperation and Development)
CRI	Climate Risk Insurance(s)
CRIIZ	Climate resilience through risk prevention and innovative climate risk insurance in Zambia
DC	Development Cooperation
FAO	Food and Agricultural Organisation of the United Nations
FIAN	FoodFirst Informations- und Aktions-Netzwerk (Global Network for the Right to Food and Nutrition)
FLLC	First Level Land Certificate
FSP	Financial Service Provider
GIZ	Gesellschaft für Internationale Zusammenarbeit (German Technical Cooperation)
IFAD	International Fund for Agricultural Development
INEF	Institut für Entwicklung und Frieden (Institute for Development and Peace)
KfW	Kreditanstalt für Wiederaufbau (German Development Bank)
LICADHO	Cambodian League for the Promotion and Defence of Human Rights
MFI	Microfinance Institution
NGO	Non-governmental Organisation(s)
p.a.	per year
p.m	per month
ProSOL	Globalvorhaben Bodenschutz und Bodenrehabilitierung für Ernährungssicherung (Global Project Soil Protection and Rehabilitation for Food Security)
RdB	République du Bénin
RdM	République de Madagascar
SDG	Sustainable Development Goal(s)
SLLC	Second Level Land Certificate
UN	United Nations

Project background

In light of the fact that the number of extremely poor people in many developing countries is not declining despite many efforts, the Institute for Development and Peace (INEF) at the University of Duisburg-Essen conducted a research project entitled “Ways out of poverty, vulnerability and food insecurity” (AVE) from 2015. The aim of the project was to develop recommendations for German government development cooperation (DC) regarding improving the accessibility of poor, vulnerable and food-insecure population groups and sustainably improving their living conditions. The focus of the second phase of our research (2020 to 2023) was on analysing projects that work primarily within the following thematic areas: (i) agricultural financing, (ii) social enterprises and (iii) school feeding as a social security measure. Socio-cultural aspects of development, participation and gender were always taken into account as overarching cross-cutting issues. So-called *good practice* projects were identified for the aforementioned priority topics in the focus countries of Ethiopia, Benin, Cambodia, Kenya, Mali, Zambia, Uganda and Uzbekistan, and their effectiveness was analysed on-site in a second step.

Based on our field research and investigations in recent years, this article deals with the promotion of agricultural financing for smallholder farmers as part of DC measures. The vast majority of poor and food insecure people in the Global South live in rural areas and are primarily dependent on agriculture. Access to agricultural loans enables smallholder farmers to increase their income by investing in agricultural production, thereby building resilience and improving their standard of living.

Summary

One of the main reasons why smallholder farms in the Global South are unable to realise their actual high potential is the lack of financial resources to procure the agricultural inputs required for a significant increase in production, such as quality seed and fertiliser, as well as tools, labour and, if necessary, additional arable land.

If farmers are unable to raise the funds for investments in agriculture from their own resources, they can, in principle, take out a loan. However, due to the high risk of default in agricultural production and the lack of agricultural economic expertise among loan officers, financial service providers (FSPs) are generally not very interested in offering agricultural loans to smallholder farmers. In middle-income countries, such as Cambodia, the average loan amounts are already so high, at over US$ 5,000, that finance institutions are reluctant to process applications for US$ 500–1,000 loans for agriculture. International funds and development organisations are also partly responsible for this situation due to an oversupply of refinancing funds.

The barriers to accessing loans exist on both sides, especially in Africa. On the one hand, FSPs are reluctant to grant agricultural loans. On the other hand, it is difficult and expensive, especially in Africa, for many farmers, particularly those from remote villages, to visit FSPs, which are often located in the district capital, and understand their offers. This is even more the case for women than for men, as the former are less likely to have the property required as collateral and are also disadvantaged by socio-cultural traditions.

Decentralised FSP branches, mobile services, such as advisory buses (e.g. found in Zambia and Uzbekistan), which also travel to remote villages, and digital services can eliminate the need for expensive journeys, bridge distances and, thus, create access to FSPs. Development cooperation organisations are trying to build on these points and bring FSPs and potential borrowers together. On the one hand, this is done by developing financial products tailored to smallholder agriculture and sensitising and training FSP employees regarding the situation of smallholder farms. Here, the offer to invest savings is just as important as the granting of loans.

For potential borrowers, on the other hand, support takes the form of financial literacy courses and business and technical advice. The counselling includes the preparation of a good business plan and the handling of a loan, i.e. the access conditions, the productive use of the loan and the management of financial resources to ensure repayment. However, it often goes beyond this and includes, for example, agroecological cultivation methods that can reduce the risk of crop failure, as well as options and technical advice for non-agricultural income-generating measures. Climate risk insurance is also sometimes discussed, which was set up to help compensate for crop failures and, thus, repayment difficulties.

There are reports, particularly from Asian countries, that loans are granted too easily due to the high level of competition from FSPs, leading to widespread over-indebtedness. As a result, people can lose their land – and often their livelihood – when taking out loans. The FSPs like to demand land as collateral when taking out loans. An INEF study in Cambodia reports that land is being sold on a large scale in order to repay loan debts. By contrast, at least here, FSPs cannot directly retain the land of defaulting payers, as is the case elsewhere.

1. Embedding the Topic: Initial Situation and Challenges

Poverty is primarily a rural problem in many countries of the Global South. The proportion of poor people in rural areas is higher than in urban areas in most African countries.[1] With the 2030 Agenda (Sustainable Development Goals), the promotion of rural areas and, thus, explicitly of agriculture has once again become the focus of both many countries of the Global South themselves and of development cooperation (DC). The United Nations Decade of Family Farming 2019–2028 proclaimed in this context highlights the importance of smallholder agriculture and calls for it to be placed at the centre of the 2030 Agenda (FAO / IFAD 2019).

Industrialised agriculture no longer played a role as a potential "world breadwinner" at Tropentag 2023 in Berlin, Germany's most important international scientific conference on agriculture and rural development in Africa, Asia and Latin America, in contrast to previous Tropentag events. The participating scientists focused on the conditions and better promotion of small and medium-sized family farms in the Global South.

Earlier studies by the Food and Agriculture Organization (World Agriculture Report 2014) or the World Bank (Ligon / Sadoulet 2007) also show that, given sufficient resources, small farms can produce a higher nutritional value per hectare than large farms. This growth as a result of agricultural investment can lead to an increase in income, particularly for small farms. In addition, this can also lead to greater availability of food in rural areas and among the extremely poor population groups living there, i.e. where it is most needed.

However, the majority of smallholder farms do not have the necessary funds for such growth-enhancing agricultural investments. Many farmers have to accept low yields because they have neither the money to buy quality seeds, fertilisers and agricultural equipment, nor to pay for labour, which is particularly needed for cultivation using more labour-intensive agroecological methods. Most smallholder farms are also unable to afford to buy or lease additional arable land or use irrigation technology on their own.

Strategies of smallholder farmers to be able to afford agricultural inputs consist primarily of mutual assistance, be it financial or in the form of labour. Women in particular organise themselves into so-called rotating savings and credit groups, known locally as *tontine* (francophone Africa), *susu* (Ghana, Liberia), *merry-go-round* (Kenya) or *equb* (Ethiopia). The members usually know each other very well and trust each other completely. The group members save a small amount of money regularly, for example, once a week, and pay this into the group fund. The contents of the fund are then paid out to one of the members at predetermined intervals. These amounts are often used to cover household expenses, but are also spent on investments in trade or agriculture. In this way, members can easily and unbureaucratically receive a larger amount of money on the spot. However, this amount is only ever as large or small as the group's savings in the period in question. In addition, not all

[1] A few examples from our study countries: In Madagascar, the proportion of poor people in rural areas is 79.6 %, while it is "only" 50.3 % in urban areas (RdM 2018: 10); in Benin, the rural poverty rate in 2019 was 44.2 %, while the urban rate was 31.4 % (World Bank 2022). The World Bank states a poverty rate for Ethiopia of 26 % in rural areas compared to 16 % in urban areas for the year of the last census in 2016 (https://t1p.de/9xvxt) [12/2023].

members can receive the group money at the same time at the start of the agricultural season, so that some members cannot invest their money in agriculture.

Another option for obtaining financial resources for agricultural production is to take out a loan. This can either be taken out quickly and locally in the village from informal moneylenders, often traders in Benin or Cambodia, albeit often at interest rates of 100 % p.a. or even p.m., or you can turn to formal FSPs, such as banks and microfinance institutions (MFIs).

However, studies confirm that people particularly in the Global South often find it difficult to access such FSPs. The Global Findex Database for 2014, for example, states that the number of adults who have taken out a loan from a formal institution is 16 %. This proportion had risen to 23 % in 2021. However, most people borrow money from family and friends. The transfer of money via mobile phones has increased the use of financial services, especially in sub-Saharan Africa, with women benefiting in particular. According to the Global Findex Database, 50 % of people in sub-Saharan Africa had a bank account in 2021, 33 % of whom had a mobile phone account. However, only 7 % also used this to take out loans.[2] The Beninese government states that an average of 6.9 % of farms in the country had loans in 2021 (RdB 2021). An INEF study from 2022 with an almost nationwide survey of 1,333 households came to a figure of 33.5 % of households that had taken out a loan within the last five years, thus, confirming the government study. However, 14.6 % of respondents in the INEF study stated that they currently (i.e. in 2022) had an active loan, which represents a considerable increase (cf. Gaesing et al. 2023a).

Women in particular are disproportionately affected by the lack of access to formal financial services in many African countries. One reason for this is that, compared to men, women have less property/productive capital that can be used as collateral for loans. In addition, there are socio-cultural disadvantages, such as a lower literacy rate and often limited mobility. However, it can generally be said that women are often among the preferred customers of MFIs due to their higher repayment behaviour. Although they receive more loans from MFIs than men, especially in Asia, the total loan volume is higher for men than for women (see cross-sectional analysis by Fletschner / Kenney 2014; Van Tran et al. 2018).

One issue that has made negative headlines in connection with loans in recent years is the loss of land by people who are unable to repay their loans (see FIAN 2021; LICADHO 2019). Farmers particularly in Asia have increasingly lost their land in the past as a result of taking out loans with land as collateral. The high level of over-indebtedness of the people is responsible for the fact that, to a lesser extent, banks and MFIs retain the land pledged as collateral, but to a much greater extent, the borrowers themselves have to sell land at short notice and on poor terms in order to repay their loans. This robs them of their economic existence. Bliss (2022a) analysed this phenomenon for Cambodia and came to the conclusion that land should only be used as collateral for larger loans of around US$ 2,000–3,000 or more. He also denounces the oversaturation of the microfinance sector in some areas and the abundance of MFIs in the country, which compete with each other for customers and, thus, often force a loan on a person without carefully checking their creditworthiness (provided they have land as collateral).

[2] https://www.worldbank.org/en/publication/globalfindex/Report [12/2023].

Internationally active funds and financial cooperation organisations are also not entirely innocent in this situation, as they tend to provide funds generously and without close monitoring. Conversely, these funds are then lacking where they are urgently needed.

The Cambodian example should not obscure the fact that the combination of privately tradable land titles and credit as an easy-to-use security solution is still generally viewed favourably, at least in the financial sector (increasingly less so in DC). This may also be true in countries with a functioning judiciary, a moderate susceptibility to corruption in the public sector and a responsible financial sector. Where governance and the compliance culture of the financial sector do not meet this requirement, the use of land titles as collateral for loans must generally be discouraged.

Climate risk insurances (CRI) have been trialled and used in practice since 2006 to reduce the risk of loan repayments. They were introduced to strengthen the resilience of particularly vulnerable groups to the effects of climate change. In return for paying an insurance fee, smallholder farmers can insure their fields against extreme weather-related crop failures.

The form of an index-based CRI is particularly common in countries of the Global South. If indices are undercut or exceeded, in this case at a regional level, for example, regarding precipitation or average temperature, all policyholders within this region automatically receive a monetary payout of an amount agreed previously. This payment is intended to prevent those affected from selling productive assets, slipping into poverty or even losing their entire livelihood due to a failed harvest and the associated lower income (Below / Nalwimba 2021; Kraehnert et al. 2021).

In most cases, such CRIs are combined with other programmes to promote agricultural financing. In the "Climate resilience through risk prevention and innovative climate risk insurance in Zambia"(CRIIZ) project investigated by INEF, for example, the insurance premiums are offset against the repayment of agricultural input loans (partially issued as part of government programmes). The aim of the project is to introduce and disseminate climate-resilient agriculture together with index-based CRI in the Eastern Province of the south-east African country of Zambia. At the same time, smallholder farmers are empowered by targeted training to increase their income through, for example, more efficient agricultural practices (Ache et al. 2023).

However, it can happen that extreme weather-related crop failures occur, but those affected do not receive a payout because the average value of the index in the region affected, is still not above a threshold value. As a result, CRIs do not achieve their goal in these cases and further strengthen the existing mistrust of the policyholding farmers affected towards this approach and the actors involved (Ache et al. 2023). The weather events in southern Madagascar in 2021/2022 were sometimes even so fragmented that one village had a sufficient peanut harvest, while its neighbours had a total failure due to a lack of rainfall, which cannot be depicted by conventional indices (Bliss 2022c).

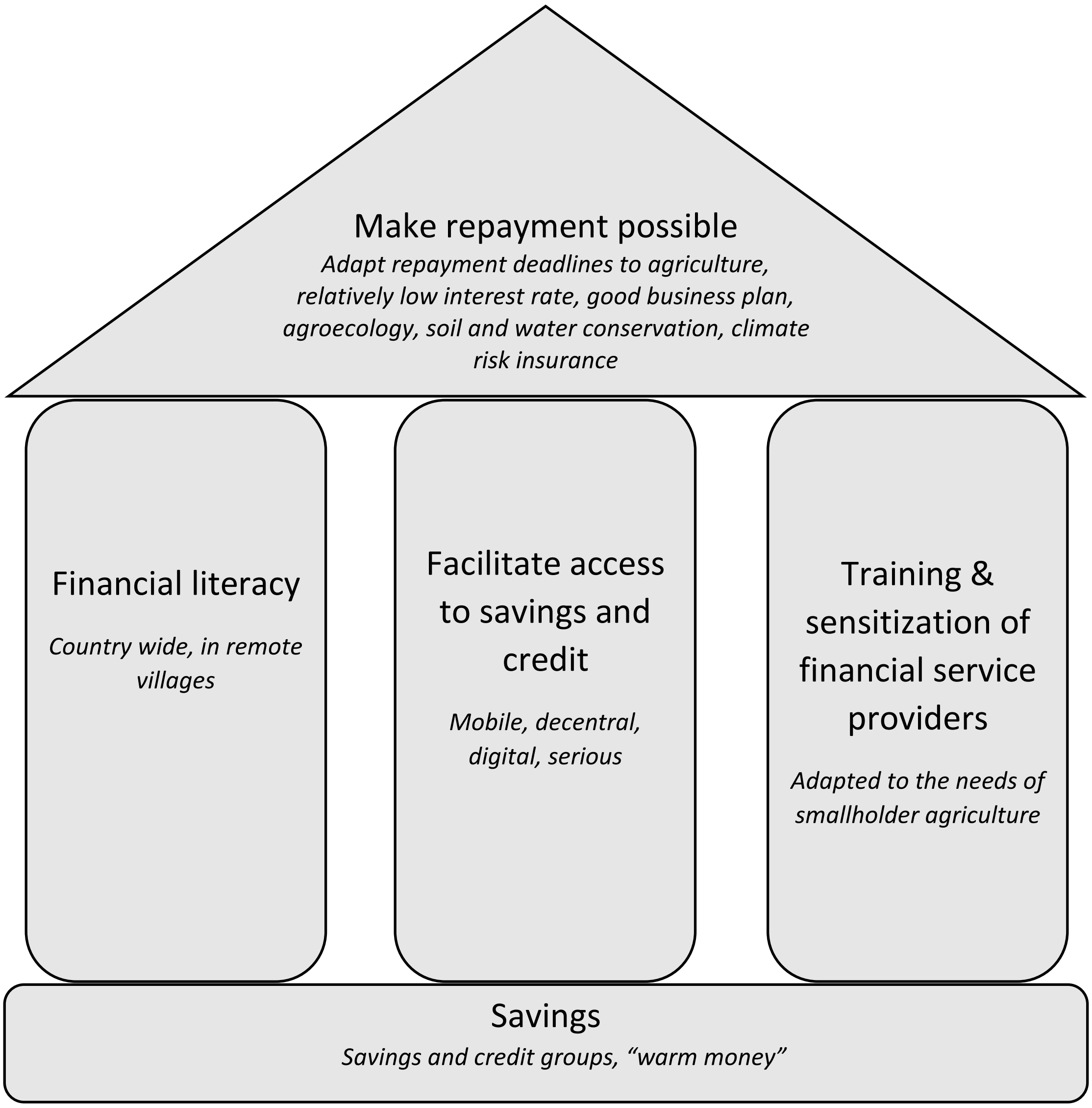
The INEF study on Madagascar also made it clear that particularly poorer farmers are faced with the basic contradiction of having to apply for and pay for (individual) insurance when they barely have enough money to buy the necessary inputs before the growing season, so that there is no money left for insurance that is expensive relative to the benefits. The CRIs are generally hardly profitable on balance for small (or very small) farms especially, unless they are substantially subsidised externally, for example, by the countries that are considered to be the main cause of climate change.

2. Intended Effects and Approaches

Measures to support smallholder farmers should aim at providing families with a better standard of living in the long term without putting them at risk of falling back into poverty in the event of a drawback. This requires not only the provision of financial resources for the purchase of agricultural inputs, but also long-term secure access to land and the supply of rural areas with roads and paths that are passable all year round, water and, if possible, electricity, as well as market and storage infrastructure, education and health services.

The following target recommendations (see Fig. 1) are based primarily on the results of our numerous studies on agricultural financing. In some cases, they are also based on relevant literature.

Fig. 1: Recommendations for development cooperation for the implementation of agricultural financing projects.



Source: own construct.

Goal 1: Saving as a necessary accumulation of reserves and a prerequisite for obtaining loans

The insight of financial expert Guy Bédard (1997) that people value "warm money", i.e. money that they have worked for themselves, more highly and treat it more carefully than "cold money", i.e. money that they receive without having made any major effort themselves, is by no means outdated. On the one hand, our research findings also point to the importance of saving to build up reserves and productive capital (assets). On the other hand, it seems desirable that a savings amount must first be made before a loan is paid out. This should not only be done in order to secure the FSP if necessary, but should also encourage poor people (where possible) to save and build up reserves.

In this respect, the traditional savings and credit groups, which are often formed by women, act as a role model. The members of such groups usually know each other very well. In addition to the financial purpose, the social cohesion of the group is also very important and it is not uncommon for the group to have a social fund from which members in need can receive help. Due to the regular meetings for the purpose of saving together, the members of such a group are forced to set aside a small amount for each of these meetings, which, however, excludes ultra-poor participants from this model.

Goal 2: Enable access to agricultural credit for smallholder farmers: access is two-way

In order to be able to finance the agricultural season, i.e. to be able to purchase and use agricultural inputs, such as fertilisers, pesticides, farming or horticultural equipment, on the one hand, agricultural loans must be made available. On the other hand, these loans must also be made available to small farmers. This means that FSPs must not only offer short-term business loans that are lucrative for them or loans for large agricultural businesses, but also loans that are specifically tailored to smallholder agriculture and its conditions. It is also necessary to make financial services available on a decentralised basis in order to enable people from remote villages to make contact.

Another important aspect in terms of accessibility is the approach and type of communication between bank employees and borrowers. The statements of many of the farmers interviewed from the African and Asian case studies indicate that many feel treated like supplicants and see their financial ignorance being exploited. Women are often at a particular disadvantage compared to men due to lower mobility, higher levels of illiteracy and their often lower status within society. Financial services should, therefore, also be particularly tailored to the situation of women farmers.

Goal 3: Only allow the use of land as collateral for small loans in exceptional cases

As has been documented by LICADHO (2019), FIAN (2021) and Bliss (2022a), among others, for Cambodia and the Asian region, farmers have increasingly lost their land as a result of taking out loans with land as collateral in the past. Bliss (2022a) argues in favour of using land as collateral for loans only from around US$ 2,000–3,000, whereby these thresholds should certainly be set individually from country to country. In addition, loans should only ever be assessed in terms of cash flow and not possible collateral. When the DC are advising FSPs, it should also be ensured that land should only be used as collateral in countries that are characterised by good governance and where the banking and land sectors are largely free of corruption. An alternative to land titles as collateral could be the "warrantage" or "warehouse receipt" system, in which the stored harvest is used as credit collateral instead (see Good Practice 9).

Goal 4: Weigh up the advantages and disadvantages of group and individual loans

Concerning loans that are granted exclusively to groups, FSPs (especially MFIs) want to enable people who do not have any collateral accepted by banks to take out a loan. Such loans are, therefore, often offered to women. The members of the group are liable for each other in the event that one of them is unable to repay their loan. This is a positive development in principle as, otherwise, (very) poor people would not be able to take out loans for investments.

In practice, however, even if group loans are exclusively available, this means that people who hardly know each other are forced to stand up for each other financially. This is particularly true in suburban areas, where social cohesion is lower than in villages. The fact that the majority of the population here often continues to live from agriculture is often overlooked, with the result that there are hardly any customised loan offers for them.

A group loan is also not always desirable, even in rural areas where people know each other. In Ethiopia, for example, where it has only recently become possible to use a land title as collateral[3] and, thus, obtain an individual loan, many farmers prefer individual loans. The common opinion is that it is difficult and time-consuming to get money back from a defaulting borrower and that it would only lead to conflict.

Banks should, therefore, be advised to check whether a loan offer for the small(est) loans in rural areas should necessarily be offered to groups. A negative example was observed in Zambia, where an MFI demanded both collateral and group organisation (Gaesing et al. 2023b). Such excessive demands on borrowers should be prevented in any case.

Goal 5: Increase responsible borrowing and repayment of loans through counselling and the promotion of non-agricultural income and more climate-resilient farming methods

Advising smallholder farms on the utilisation of loans and the formation of reserves for loan repayments has a very positive influence on the profit that a farm can make by applying for a loan. This advice can relate to technical, financial or organisational aspects. Advice in connection with credit programmes is absolutely essential especially in societies or regions that have hardly been touched by the credit business so far and where financial literacy is low.

One result of AVE research, which is also confirmed by other studies,[4] is that the effective utilisation and repayment of loans is easier for those smallholders who generate income from non-agricultural activities in addition to farming. These activities should also be promoted through advice and technical support and – where possible – integrated into agricultural value chains.

A third type of measure that minimises the risk of suffering a crop failure and, therefore, not being able to repay the loan taken is the use of resource conservation measures and agroecological methods in agriculture.

[3] In contrast to Cambodia, definitive land losses are not possible here in the event of over-indebtedness, as the land titles may not be sold, but are only transferred to the FSP for three years for economic use (by leasing to third parties) (see *Good Practice* 5).

[4] The literature study by Alobo Loison (2015) for sub-Saharan Africa provides an especially good overview.

3. Implementation Proposals Based on Empirical Findings

The following section presents examples of projects that are already realising some of the intended results and objectives and can, therefore, be described as *good practice* projects. Since the intended results and objectives are not only based on the findings of our own research into the projects identified as *good practice,* but are also derived from literature research, numerous discussions with development cooperation experts and our own practical experience, not every objective is automatically assigned to a project example. The examples are mainly intended to illustrate how the formulated goals are put into practice in different contexts.

Good Practice 1: Global programme "Agricultural Financing" brings together FSPs and smallholder farmers (in relation to Goal 2)

The global project "Promotion of agricultural financing for agro-based enterprises in rural areas", funded by the Gesellschaft für Internationale Zusammenarbeit (GIZ), works at the interface between FSPs and (potential) borrowers (cf. Gaesing et al. 2023a, 2023b). On the one hand, the project advises FSPs on the design and provision of financial products tailored to smallholder farms. In Benin, for example, short handouts for the most common crops were created together with the FSPs, indicating how much money is needed to grow these crops, broken down by different field sizes and various inputs. This enables bank employees who are not familiar with agriculture to better assess whether an application for an agricultural loan actually meets their needs. Bank employees are also informed about the uncertainties and risk factors in agriculture.

On the other hand, the programme advises farmers who wish to take out a loan by means of a three-stage financial literacy training programme that includes modules on financial management, savings opportunities, borrowing options and credit conditions, as well as digital financial services in countries where these are offered. Two further courses for advanced learners are also on offer. First and foremost, farmers who are already organised or in contact with development organisations are trained. The training of trainers approach is intended to ensure the dissemination of the course content – an advisory contribution that still needs to be improved. It would appear more favourable to qualify the employees of governmental or non-governmental agencies for the training courses and institutionalise financial literacy through this and allow it to gain a broad impact.

Another measure to reduce access problems for potential borrowers that we have observed in Zambia is the use of a mobile bus. This bus, in which financial transactions can be carried out in addition to the dissemination of information and advice, has proven to be a low-threshold, decentralised way of attracting customers to save and take out loans, even in remote villages.

Good practice 2: Financial literacy is promoted (in relation to goals 2 and 3)

The German Sparkassenstiftung für internationale Zusammenarbeit, together with local organisations, is promoting financial literacy in Uzbekistan. In cooperation with the Ministry of Education, around 130,800 pupils in 5,000 school classes across the country have been sensitised to financial issues and given further training through the business game "Setting up a fruit juice shop" (cf. Bliss 2023).

Another training package in Uzbekistan, which also works mainly with business games and additionally involves FSP employees, is aimed primarily at young people who want to set up their own (agricultural) business. Here, business plans are developed and evaluated with potential loan applicants and negotiations with bank staff are practiced. Conversely, the FSP employees learn to view them not as petitioners but as customers.

The importance of saving is also taught to young people and bankers in the modules. The use of “training mobiles”, buses equipped with a table, folding chairs and training materials that also travel to remote villages, makes the training accessible to a wide section of the population.

Good practice 3: Agricultural loans through agricultural cooperatives in Cambodia (in relation to goals 1, 2 and 3)

A project of the German Raiffeisen and Co-operative Association in Cambodia supports the country’s National Cooperative Association structurally in its development and activities for the approximately 1,200 members (see Bliss 2022b). At the same time, the Ministry of Agriculture was advised on the drafting of the Cooperatives Law. In anticipation of a development fund envisaged in the law, the association was also given a revolving fund from which individual cooperatives can take out loans for their members. The interested co-operatives are being prepared for the management of the lending process with the help of two NGOs. A share model was also developed with the cooperatives, in which the amounts paid in can also be granted as loans to members. Between 90 and 100 % of the amounts collected in this way in almost all of the 12 cooperatives included in the AVE 2022 studies had been lent out at the time of the interviews.

This approach has the advantage for the members that, unlike the “free” microfinance market, they can quickly obtain the funds they need to pre-finance the harvest or buy a small piece of agricultural equipment. They do not have to provide any collateral for the loan, as social pressure in the village and among the members alone usually guarantees repayment. The income from the loan goes to the members, who can make a respectable profit depending on the shares they hold in the cooperative.

Good practice 4: Promoting agroecological farming methods and measures for sustainable soil and water conservation reduces the risk of crop failure (in relation to goals 2 and 5)

It has been proven that soil and water conservation measures can restore and even significantly increase the fertility of arable land. This reduces dependence on rainfall and lowers the risk of crop failure. The use of agroecological methods, as propagated by the GIZ-supported global project ProSOL in Benin or by other development organisations, for example, in Zambia, can also protect farmers from the effects of extreme weather events and, thus, also from loan repayment problems (see Gaesing et al. 2023a and Gaesing et al. 2023b). Their advice on the application of sustainable soil and water conservation agroecological measures and cultivation techniques should, therefore, definitely be continued and expanded. This is already an item in Zambia that can be ticked in the creditworthiness checklist. The FSPs are also advised regarding this in Benin.

Good practice 5: Land title registration for married couples as access to individual loans in Ethiopia (in relation to goals 2, 3 and 4)

All agricultural land in Ethiopia has gradually been recorded, registered and land titles issued to users since 1998. This takes place in two stages. The issuing process begins with the “First Level Land Certificate” (FLLC) and is followed by the issuing of the “Second Level Land

Certificate" (SLLC) as a second step. This is issued jointly to the spouses. Each individual parcel of land on the associated drawing is given an identification number.

For a few years now, first the Department for International Development (DFID) and then GIZ have been promoting the possibility of using these plots as collateral for taking out loans. Previously, only group loans were permitted in rural areas. The land titles make it possible to apply for loans individually, which is expressly welcomed by many farmers. On the one hand, farmers no longer have to form groups if they want to apply for a loan. On the other hand, according to many interviewees, it can be very lengthy and difficult to recover the money owed to the bank from defaulting borrowers in group loans.

An important and positive aspect of this use of land as collateral is that if the loan is not repaid, the land title does not pass to the bank, but only the use of the fields loaned must be suspended for three years. The procedure provides for the local administration to put the use of the relevant plot(s) of land out to public tender and award it for a period of three years to a person who can settle the outstanding debt directly with the bank. After this period, the use returns to the original owner.

Good practice 6: Promotion of mechanisation among smallholder farmers through lease financing (link to goal 2)

The Agricultural Leasing Company Zambia Limited (AgLeaseCo), which is supported by the Kreditanstalt für Wiederaufbau (KfW), also offers its innovative leasing model for agricultural machinery to smallholder farms without a credit history and/or formal land titles as an alternative to the financing options offered by commercial banks, which are often difficult for them to access (see Rosenberg et al. 2023). AgLeaseCo initially pre-finances the machine for the farmer. The farmer then pays back the purchase price plus a fixed interest rate over a period of up to four years in individually agreed instalments. AgLeaseCo assesses its customers' ability to pay based on their living situation and agricultural productivity, which are recorded during on-site visits to the farms. The personal recommendation of the responsible village chief is also taken into account. In contrast to traditional loan financing, collateral is not required, as the financed machine can be collected in the event of default. The leasing model is flanked by training in operational planning and machine handling.

Even though the model primarily counts medium-sized and larger farms among its customers, small farms also lease machinery through AgLeaseCo. The profit that small farms achieve through lease-financed mechanisation can be described as considerable: better harvests can be achieved through more efficient and punctual soil cultivation and sowing, a more flexible response to unpredictable climate risks, such as rains that come too early or too late, and an expansion of the area under cultivation. The resulting increase in income, in turn, enables reinvestment in the agricultural business and the purchase of assets. Last but not least, this improves the borrowers' creditworthiness with commercial banks and, thus, access to other financial services.

Poorer farmers who cannot afford leasing themselves are also reached by AgLeaseCo customers offering agricultural services with their leased machinery for a fee. By utilising these agricultural services, smallholder farms can particularly benefit from more productive farming methods and the associated increases in yield and income. Essential for the success of the leasing model is the establishment of a decentralised repair service with a stock of spare parts.

Good Practice 7: Promotion of savings groups along the lines of informal rotating savings and credit groups, and savings in general (in relation to goal 1)

The GIZ-funded global project "Promoting agricultural financing for agribusinesses in rural areas" in Zambia is trying to motivate women in its financial literacy courses to form rotating savings and credit groups modelled on the traditional savings groups used in other African countries. The formation of these groups is generally very welcome. However, where this form of joint saving is unknown, it is important to ensure that the members of such groups join together voluntarily and know each other well (cf. Gaesing et al. 2023b).

Good practice 8: Inputs for very poor farmers through the promotion of social enterprises (in relation to goals 1, 2, 4 and 5)

The social enterprise "myAgro", which is funded by KfW, has developed a credit model for Mali that enables even very poor smallholders to buy agricultural inputs (cf. Gaesing et al. 2022). Through an extensive network of village myAgro advisors, villagers are offered various input packages, such as the quality seed and chemical fertilisers needed to grow a hectare of maize or a quarter of a hectare of peanuts.

Customers decide on one or more packages before the start of the agricultural season and pay for them over time in small(est) individual amounts using scratch cards purchased from the advisors. Those who have paid off the full amount for the selected package at the start of the growing season receive their inputs on time, in a decentralised manner and in good quality – all services that the state agricultural extension system does not normally provide.

The project offers women in particular a further service that is adapted to local customs: Women farmers can join together in savings groups or use their existing *tontines to* pay off the inputs at myAgro.

Good practice 9: Utilise innovative models for lending to small and medium-sized enterprises without standard bank collateral (in relation to goals 2 and 3)

The problem of the very frequent lack of collateral for loans in some sub-Saharan African countries, especially for smallholder farmers, has led to solutions that can even offer agricultural businesses a double benefit: the combination of months of storage options for storable crops and loan collateralisation through this very storage. Through the "warrantage" in francophone countries or the "warehouse receipt system" in anglophone countries, farmers can safely store grain, peanuts or even onions for a period of time in order to be able to sell them at a higher price when the low prices during the harvest period have risen months later. In order to finance the storage period (and the daily lives of the families) in the meantime, loans are taken out for which the stored crops – documented by the delivery notes – are taken as collateral by the FSPs. This principle has been used successfully for around two decades, particularly in Burkina Faso and its neighbouring countries (see Bliss 2024).

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