Enriching the lives of marginalised producers: inclusive market development

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Poverty is an outrage against humanity. It robs people of dignity, freedom and hope, of power over their own lives.

Christian Aid has a vision – an end to poverty – and we believe that vision can become a reality. We urge you to join us.

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Contents

Introduction

Kenya
A new approach to an old challenge – transforming the market for traditional honey farmers

Bangladesh
Dairy sector creates opportunity for women affected by climate change

India
Realising market opportunities for marginalised producers of forest products

Ghana
SMS empowers farmers to negotiate fair prices

India
Technology enables marginalised smallholders to meet growing local market demand

Zimbabwe
Smallholders empowered to meet export demand for fairtrade hibiscus

Nicaragua
Investing in a small hibiscus business with great potential

Nicaragua
Blended finance establishes new markets for farmers affected by climate change

Mali
Access to energy, access to opportunity

Sierra Leone
Fish ’n’ fridges – off grid energy enables access to new markets

Brazil
Enabling smallholders to secure incomes through government procurement supply chains

Malawi
A National Rice Platform enables the voices of rice farmers to be heard
Access to a milk chilling plant has been beneficial for farmers in Bangladesh, who can deposit their milk in return for regular weekly payments.
When poor women and men are asked what they see as their best escape route from poverty, jobs and economic opportunities are central to their response. Christian Aid believes that for this to be achieved there is a need for new models of economic development that create greater opportunities for poor producers and consumers to thrive. At the heart of this must be a private sector that acts responsibly and includes poor people, regardless of their gender, caste, race or ethnicity. We are achieving this through our inclusive market development activities.

This set of case studies seeks to demonstrate how Christian Aid is shifting market power into the hands of poor, marginalised and excluded people so that they can secure a fair value for their work, and can access products and services that benefit them. These stories showcase different aspects of our approach, but all share a common theme of empowerment, participation and inclusiveness.

Christian Aid has adopted the Participatory Market Systems Development approach, developed by Practical Action, which brings together market stakeholders to analyse the market situation for a particular supply chain and then decide on actions to address the identified issues. Including poor people from the start of the process empowers them to speak out and be heard by key players in their particular market. You can read more about the positive impact of this holistic approach in the example of our Kenya honey project on page 7.

To date, much of our inclusive market development work has been focused on making rural agricultural markets for local, traditional, crops function more effectively for marginalised smallholder farmers and their communities. We share examples from India (p 11) and Bangladesh (p 9) where we have grappled with the challenge of transitioning milk and honey producers from more straightforward livelihoods development support to a market-led, demand-driven approach. This includes adapting the support they and their enterprises need to successfully shift towards more commercially driven models of income generation.

‘Creation of sustainable, locally run business is an essential element of long-term poverty elimination. It is wonderful to see Christian Aid developing financial tools to prove that enterprises can grow from grant dependency to self sufficiency.’

Martin Rich, Sales Director, Social Finance

‘Practical Action is delighted to be partnering with Christian Aid in using PMSD – it’s now over a decade since we first developed the approach. Our collective experience can produce further innovation and evidence about how a participatory and systemic approach to market development is fundamental to help people get out of poverty.’

Alison Griffith, Senior Policy and Practice Advisor, Practical Action

For smallholders operating in national markets, removing barriers to market access is critical to their ability to realise the opportunities before them. The examples from Ghana (p 13) and India (p 15) demonstrate how technology can be used innovatively to address these barriers by giving farmers information that helps them secure the full value for their products, or in the case of India, by opening up new routes to market by making buying from smallholders an efficient option.

In Zimbabwe (p 17), we see an example of how farmers can be equipped to produce quality organic fairtrade certified export crops and even become part of the international supply chains for these products. Our work in Nicaragua on hibiscus (p 19) showcases the benefits of strong private sector partnerships enabling farmers to build diversified and resilient livelihoods, while our work there on cocoa (p 21) shows how we are helping farmers facing the negative impacts of climate change to grow more climate resilient crops. In these projects, to ensure our impact is sustainable, we have helped enterprises get the technical support they need to become viable businesses – moving beyond traditional grant-based models to ‘blended’ support packages that combine strategic grant support and technical assistance with loans and investment finance.
‘The Isle of Man International Development Committee is committed to supporting activities that address poverty. We are pleased to be partnering with Christian Aid supporting their solar work in Sierra Leone – poverty solutions based on sound business models offer great potential for sustainable change.’

**Phil Gawne, Chair, Isle of Man International Development Committee**

Alongside our focus on market access, we also have a growing number of programmes focused on access to energy. In Mali (p 23) our partner Mali Folkecenter has equipped entrepreneurs to manage *Boutiques Énergétiques* – one-stop shops that sell customers a range of products from solar lights to phone chargers through a ‘business partnership’ with a local micro-finance facility. Our example from Sierra Leone (p 25) shows a similar approach of providing energy through a sustainable business model, but also uses this energy to unlock new opportunities for the local fishing community.

The many benefits of the use of local, sustainable sources of energy are irrefutable. It is great to see Christian Aid working to help marginalised communities to access sustainable energy, creating opportunities for improved health, increased incomes and entrepreneurial opportunity.’

**Sarah Butler-Sloss, Founder Director, Ashden**

We are committed to tackling the power imbalances in markets that continue to marginalise producers and consumers, so market advocacy is the final key aspect of Christian Aid’s inclusive markets work. Too often poor women and men have the energy and enterprise to succeed, but the rules of the game are stacked against them. In Brazil (p 21) we have seen success in lobbying the government to commit to procure from, and develop sustainable trading relationships with smallholder farmers. In Malawi (p 29), we have enabled more than 20,000 rice farmers to have a voice through the creation of a National Rice Platform and farmers’ union. We have to create environments that enable businesses, and ensure poor producers and consumers can thrive.

‘Decisions taken by governments and their ability to implement those decisions have a huge impact on smallholder farmers and their businesses. The Malawi rice platform, supported by Christian Aid, is an example of a mechanism that would allow smallholder rice farmers and cooperatives to influence government policies in order to improve their production and marketing opportunities.’

**Claire Hickson, Self Help Africa and African Smallholder Farmers Group**

Success in all these activities – from improving market access, enabling access to goods and services and encourage the development of positive enabling environments – is how we achieve a sustainable shift in the balance of power in markets. We want to see more inclusive markets that enable poor women and men to move far beyond subsistence. An increase in income is not enough; we want to see them thrive, have dignity and live in communities that can recover and adapt to risks and shocks.

These case studies share some of the examples of how we are seeking win-win solutions through partnerships and collaborations with many different market actors from across each sector in order to achieve this.

For more information on our Inclusive Market Development programmes please contact Clare Clifton (cclifton@christian-aid.org).
Kenya

A new approach to an old challenge – transforming the market for traditional honey farmers

A sector with huge potential

Beekeeping in Kenya has the potential to create employment, increase household income, enhance food security, and strengthen the resilience of people in arid and semi-arid areas. It is relatively easy for poor households to begin beekeeping because there are minimal requirements in terms of land ownership, training and education.

The honey sector also has great potential for growth – at present most honey sold in Kenya is imported, despite honey production being a traditional rural livelihood in Kenya. Through analysis, Christian Aid identified that the economic, health and social value attainable through the honey market would bring significant benefits for marginalised rural honey producers, a sector that Christian Aid has been working with since 2012 in partnership with the Anglican Diocese of Mbeere.

From the Anglican Diocese of Mbeere’s work with honey farmers, Christian Aid identified that the issues affecting the honey sector could not all be resolved at farm level. In order to address this, Christian Aid worked with Practical Action Consulting and the Kenya Honey Council (KHC), a recognised champion of the sector, to bring together all the market stakeholders including beekeepers, buyers, processors, supermarkets, research institutions and government representatives. Specific efforts were made to equip and empower marginalised honey farmers to give them the confidence to engage with these market actors in what could be unfamiliar and intimidating surroundings.

This process of bringing market actors together to discuss what is and is not working in their market is called a PMSD process and was originally developed by Practical Action. As part of this process the honey market stakeholders met to share and analyse the problems and opportunities in the honey sector and developed a joint plan to address them. The constraints to the growth of the sector that were identified in the honey market forum included the low quality and volume of honey produced, widely dispersed producers, a lack of farmer level organisation, and limited access to finance.

Once this joint plan was agreed, Christian Aid decided how it would target its support to the sector – this ensured any funding was strategic and aimed at resolving key issues facing the marginalised honey farmers that other actors were not addressing. Christian Aid chose to focus on addressing two key barriers to market for the honey farmers – access to finance and access to markets.

Through the PMSD process a common understanding and appreciation of the issues facing all sector players were identified, and links and networks were formed. Most importantly, the sector players prioritised addressing the challenge of poor coordination to unlock the potential of the sector to the benefit of all players.

The next phase of this project focused on an institutional assessment and strengthening of the KHC, assessment and modelling for ‘honey hub’ enterprises and an analysis of the opportunities for the sector, along with the formation of county honey associations to enhance coordination of the sector at the county level.
Christian Aid worked with local business development service provider Agricultural Development Associates and KHC to design a marketing model for honey farmers which would improve honey production, enhance access to appropriate financing and guaranteed market outlets. This is targeting 10,000 poor and marginalised honey producers across four of Kenya’s most hard-to-reach counties. This model focuses on honey hubs – honey enterprises in strategic locations that enable the pooling of honey, coordination of sales and access to inputs, finance and services.

Each county honey hub will aggregate honey from the local catchment area, apply quality control, develop relationships with buyers and manage sales, broker relationships with service providers who can support beekeepers (eg finance, equipment) and act as a guarantee for finance provision.

KHC, county honey associations and Christian Aid will provide technical support to enable the hub owner to start the business, including linking them to beekeepers and buyers. An assessment of the service environment in the local area will identify the key services required by beekeepers and other sector players, map the services available in the local area and will assess what is constraining service provision. KHC and the county honey associations will then broker linkages between the hub owner and service providers, showing the latter there are customers needing their services in the honey market.

This project is addressing strategic bottlenecks affecting the sector as a whole, rather than one-off direct interventions such as buying farmers new hives which they then cannot replace in the future because they do not know where to purchase them and do not have the finance to buy them. The innovative hub model seeks to permanently connect honey farmers to input markets – including those that supply equipment and finance – as well as linking the farmers to sustainable honey markets to increase incomes and quality of life.

The hub model is also designed to be replicated in other regions by local entrepreneurs – the independence of each honey hub means any honey farmer can participate, opening up markets to farmers beyond Christian Aid’s traditional constituency. The project aims to directly benefit 10,000 people through diversified and increased incomes but replication of this work by the market could increase this significantly.

Creating a buzz among beekeepers

This honey project has been divided into four phases – the PMSD process, theory testing, hub pilots and scale-up. It has been phased so it can be reactive to changes in the honey market and retain the full buy-in of the honey farmers involved. Two counties have now been chosen to pilot the honey hubs – a difficult decision as two further counties keen to move forward will have to wait until the pilot is complete before they can also trial the model.

To date, this project has influenced county governments to allocate funds for the apiculture sector, and set up nascent county honey associations which will provide a platform for honey farmers to influence the policies affecting their sector. This project is already touching the lives of marginalised producers in a sector neglected at all levels – beekeeping has the potential to be a commercial enterprise, especially for women and young people who are new entrants to the sector. Honey diversifies the income for smallholders, making their livelihoods more resilient.

A key lesson so far has been the enthusiasm that farmers and county governments have for the PMSD approach. With most previous interventions having failed in this sector, Christian Aid has chosen to take a holistic approach, engaging market stakeholders from across the honey sector in order to embed any interventions within the sector itself. The PMSD process has been key in this – taking time to bring the actors together has not only enabled us to design a sector changing intervention, but has brokered relationships, and raised awareness and ownership of issues in the sector across the honey supply chain that have stimulated better market functioning for the long term under the guidance of the KHC.

As well as developing the honey hubs Christian Aid is also continuing to respond to the honey stakeholders’ consensus that the lack of concerted, good coordination among the sector players is holding back its development. We are supporting institutional capacity building of KHC to coordinate the whole sector including business strategy and business model development to make the council self-sustainable.

The implementation of these plans aims to stimulate growth in the sector as a whole – making this market more inclusive and securing a place for honey farmers at its core will ensure that this sectoral growth benefits marginalised producers directly.

‘What you guys are doing is the work the Government of Kenya should have done a long time ago. How you have done it, and the approach you have taken, is bound to succeed. This is what a project should look like, keep it up.’

David Musyoki, County Director of Livestock and Fisheries Production, Makueni County Government

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Climate change affects crop yields

Coastal areas of Bangladesh have been heavily impacted by climate change and frequent natural disasters, and as a result people’s traditional livelihood options are becoming increasingly untenable. Climate change has caused high salinity of groundwater in coastal areas and water scarcity, negatively affecting crop yields and undermining an already fragile agricultural economy. However, agriculture continues to be relied on as the major source of employment and income.

Christian Aid combines its work on resilient livelihoods and market access with climate change adaptation. We aim to build thriving empowered communities with increased incomes, food security and a greater ability to respond to extreme climate uncertainties and emergencies.

Bagerhat is an area in a particularly disaster prone part of Bangladesh where livelihood options are shrinking. Cattle rearing is one of the traditional forms of livelihood (mostly for consumption and a very small portion for sale locally). Currently only about a fifth of the amount Bangladesh consumers demand is produced. Partner INCIDIN identified that there was potential to grow the dairy sector to help improve nutrition and diversify sources of income. To do this successfully a new, commercial approach was needed.

Improving milk production

Christian Aid worked with INCIDIN to identify and design interventions to improve milk production. INCIDIN first identified the main actors in the milk value chain in order to understand the issues affecting the sector. Producers were identified and brought together in common interest groups (CIGs) – there are currently 1,250 members organised into 50 groups. Organising producers enables issues affecting production and product quality to be addressed more efficiently.

The first challenge was to address cattle quality. Cattle breeds were not always optimal, and people had often not been able to reach government veterinary services. In order to improve the production of milk and increase yield, different breeds of cow have been introduced. Veterinary experts trained CIG members in cattle health and disease management, and organised deworming, vaccination and vitamin feeding. The deworming alone improved milk production and increased monthly incomes by BDT 3,000-5,000 ($37-$62) per farmer.

In addition to this, cattle fodder was scarce – a saline-tolerant, high yielding variety of grass was introduced and promoted, and pond banks have been converted to grass cultivation to address this issue. Farmers are paid according to the milk fat content, which encourages them to provide improved fodder to the cattle for better quality milk.

Enabling access to new markets

One of the major challenges in the sector was that milk could only be sold in small quantities at farm level. In order to realise opportunities to sell milk in bulk, a community chilling plant has been set up. This enables farmers to prevent milk spoiling before it can be sold, while improved hygiene standards and equipment prevent milk contamination. CIGs were supported to buy motorised vehicles to transport their milk.

Bangladesh

Dairy sector creates opportunity for women affected by climate change

As milk production grows, marginalised women are steadily increasing their incomes.
‘Conditions are quite different now compared to past years. In conjunction with cattle rearing we started dairy activity as our supplementary source of income. Now, not only am I capable of facing economic challenges which fall on our family, but I spend additional amounts earned on nutritious food, books and clothes for the children. I also have been able to save a significant amount of money for future predicaments and buy assets for our house.’

Bulu Baroi, member of Udaypur Dairy Products, Bagerhat

The bulk sales offered by the centre, improved standards, and improved confidence has enabled the farmers to sell to national dairy companies such as Arong Dairy and Milk Vita, the largest dairy chain in Bangladesh.

INCIDIN has negotiated an agreement with Milk Vita that ensures an increase in the price producers get for their milk by BDT5-10 ($0.06-0.12) per litre. There are also additional benefits to this partnership – the collaboration with Milk Vita also includes technical support, such as medication, worming and vaccination. Producers need these services to maintain high quality production – by shifting their provision to the market, farmers are no longer dependent on grant support to pay for them.

The project has proven potential in the region and in response Milk Vita has invested in a 5,000 litre milk chilling plant 30km away in the neighbouring district of Gopalganj. This means farmers who cannot reach the original chilling plant due to poor roads can deposit their milk locally in return for regular weekly payments.

Responding to the changes in the dairy market caused by the success of Christian Aid and INCIDIN’s interventions, the second phase of the project will focus on reaching more dairy farmers in other areas of Bangladesh integrating them into this growing market. Diversifying their livelihoods beyond agriculture enables the farmers and their households to be more resilient to the shocks and disasters that affect their region.

Marginalised women entrepreneurs seize dairy market opportunity

Four of the CIGs set up by INCIDIN decided to form a community-led enterprise. This enterprise has been organised and run by 50 women from marginalised lower caste Hindu communities who saw an opportunity to capitalise on the growing dairy market. The enterprise emerged through Christian Aid and INCIDIN’s work on milk value chain development which was driven by a desire to capitalise on an opportunity to integrate marginalised producers in a profitable supply chain.

As a result of the training and capacity building by INCIDIN, the enterprise started to diversify products by producing ghee and curd. There was considerable interest in the products, so they decided to set up under a brand name Udaypur Dairy Products and further extend their business.

Udaypur Dairy Products delivers milk to local sweet shops and tea stalls and supply milk to schools. The milk chilling machine and cream separators funded by the Scottish Government through Christian Aid’s Inclusive Economic Development programme has contributed to them setting up as an independent business as it supported both product diversification and access to bulk buyers.

As a result, Udaypur Dairy Products is now also selling directly to Milk Vita. They now plan to scale up their business and increase the number of CIGs who are members of Udaypur Dairy Products, which will require investment in management and financial structures. They have obtained health certification and are making improvements to packaging and marketing materials. Their ambition is to expand their reach to markets beyond Bagerhat.

The challenge of accessing finance

As well as needing significant investment in capacity building, Udaypur Dairy Products struggled to access finance to set up their enterprise. Start-up capital was provided by a combination of savings from group members of BDT 9,000 ($115) and external funds were also secured including funding for processing machinery from the Scottish Government. The women had been unable to obtain affordable financial capital to expand their business due to a lack of assets to use as collateral, meaning that they only had access to loans with punitive interest rates of over 25%. Government loans currently do not cover dairy producers. Christian Aid is continuing to support the enterprise enabling access to finance and technical assistance.

Udaypur Dairy Products has increased the average income of the women by 25%. Because of quality improvements milk sold at around BDT 25 ($0.31) is now being sold at BDT 35 ($0.44) – a 40% increase in price. Turnover has risen significantly (nine-fold in the past 18 months), due to product diversification and the first sales to Dhaka. Christian Aid and INCIDIN are continuing to support Udaypur Dairy Products as they continue to sell their milk-based products which include a variety of sweets and cheeses.

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Realising potential: natural forest products and people

In India, natural honey and other forest products are collected and sold by local people, who do not always get a fair market price for their goods from traders. There are several reasons for this: the collectors are not organised; there is an overdependence on local traders because of an absence of multiple market channels; and their communities are marginalised due to a combination of caste-based exclusion and poverty suppressing their voice.

However, the forest products that the collectors sell are the main means of their livelihood; they are high quality, unique and they are in high demand because their availability is limited due to their seasonality. With the right support, these producers could secure the full value of their productivity.

Christian Aid partner Support Society (locally called Samarthak Samiti) was formed to support forest produce collectors overcome these challenges. It now works with 165 forest producer groups and eight cooperatives, with its membership totalling about 3,500. Samarthak Samiti works with these tribal communities, and others who depend on forest areas for their income, across six districts of southern Rajasthan including Udaipur and Pratapgarh.

Samarthak Samiti helps its members to process, package and market their products in order to secure better prices and increase sales. The success of this work has led to expansion to include a range of forest produce, including honey and black plums that are processed into vinegar. This success has also driven a desire to develop these enterprises so that they are commercially viable – honey was identified as a product of which there is potential for the members to produce up to 100 tons, a vast increase from the 12-14 tons collected at present.

Moving from income generation to commercialisation

Samarthak Samiti faced a significant challenge in developing honey production, as commercial analysis showed initial returns to be meagre. But assessments showed that improved organisation, training, and niche branding could turn honey into a marketable product. Relocating processing to the village level also offered the potential to add value – the price the honey is sold for can be increased, bringing extra income to households. The sustainability of the enterprises depended on increased production being achieved while protecting honeybees’ local habitats through safe harvesting practices.

Khima Ram works in a team of five, who identify the hives and go at night to climb trees and harvest the honey.

To address the challenges of organisation, forest collectors were first brought together in producer collectives called common interest groups (CIGs). Honey collector CIGs were supplied with beekeeping suits to protect collectors when collecting honey. In order to try to harvest honey without damaging the environment or killing bees, Samarthak Samiti has trained 750 wild honey collectors in safe harvesting. Collection and processing centres have been set up, equipped with facilities and essential machinery to process the honey into a better quality product. Presently more than 3,500 households use these centres to sell or trade their forest produce, including honey.

Organising the collectors has also enabled training to improve quality standard. For example, moisture meters are now being used to monitor honey quality before packing, at the level of collection (high moisture hastens spoilage and fungal growth). Official
Enriching the lives of marginalised producers: inclusive market development

Hansi Bai, 50, and her fellow self help group member Ladori Bai, 22, package processed honey.

food certification has been obtained and honey collectors now have an identity card, which is recognised by forest guards and police, giving them increased security.

The centres set up by Samarthak Samiti are used to collect and process honey. The collected and processed honey is sold and marketed centrally by Samarthak Samiti. Organising at the village level has also improved understanding and responses to changes in the honey market. Centres collate market trends and pricing information on local forest produce empowering producers to plan their production and sales more effectively.

An important part of the successful growth of honey sales has been the branding chosen for their product. The honey is marketed under the Desert Greens brand and the marketing emphasises that it is sustainably harvested and is additive and preservative free.

Improving the local honey market for all producers

Samarthak Samiti has seen success in the development of the natural honey collection – increased production, increased sales and significantly improved prices for honey collectors in the state of Rajasthan.

In 2013, 10 tons of honey was processed, a tenfold rise from 2009. All of this honey is purchased on local markets and there is further scope to increase the procurement of honey from the collectors. All the collectors who received training have improved the quality and quantity of their produce through adopting scientific and sustainable methods, resulting in a 25% increase in their income. They were also able to sell by-products like wax to the collection centre and other buyers. The scientific approach to collection, refining and packaging of honey has increased the incomes of collectors and people involved in processing by 20%.

A major success has been the project’s wider influencing on the pricing of forest products. Since Samarthak Samiti has been consistently setting a fair price, there has been a steady increase in the minimum honey prices set by the local government-run agency and local traders, benefiting more than 2,500 honey harvesters in other districts. In addition, members of Samarthak Samiti say they are more confident about negotiating terms of sale.

Christian Aid continues to work with Samarthak Samiti as it further develops its honey enterprises alongside other natural forest products. The next phase of the project will focus on expanding the processing and storage facilities on a recently purchased piece of land by the Samarthak producer company (SPCL) registered under the leadership of Support Society.

The honey value chain intervention of Samarthak Samiti is well on the way to reaching maturity. Based on the success of the honey project, Samarthak Samiti is now assessing other forest products that can be developed for the benefit of local producers.

‘Employment is a big issue here, sometimes we migrate to big cities but even there we don’t find work,’ says Hansi Bai. As president of her local CIG, set up by Samarthak Samiti, she pays the honey collectors and organises the women in her group to process and package the honey, which is then sold at a higher price. Her CIG also runs a loans scheme, which she has used to buy and rear chickens. This year, Hansi, whose main income is from agriculture, earned twice as much as from farming alone, thanks to her part in honey processing and packaging, as well as rearing and selling chickens.

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Priced out of the market

Many smallholder farmers in Ghana are not empowered to negotiate fair prices with middlemen and traders because of a general lack of availability and accessibility of market price information. This lack of information inhibits farmers’ abilities to realise the full value of their land and produce – they find it hard to time the sale of their crops for the best prices, attract new buyers, plan production and make decisions about diversifying what they grow as they have to base their decisions on historical records, not current market trends. This is one of the contributing factors preventing them from rising out of poverty.

Smallholder farmers in Ghana’s Upper East region were interviewed by Christian Aid’s local partner Youth Harvest Foundation Ghana (YHFG), and 93% said they needed price information. Additionally, a large majority of the farmers profiled required information on potential buyers, input prices and availability, agricultural advisory services and weather forecasts.

Knowledge is power

The My Price Centre project delivers market information to local smallholder farmers via mobile technology. Low-cost, affordable mobile phones are becoming ubiquitous in the developing world, so SMS text messaging and standard mobiles can be used to deliver useful services to those in marginalised areas. Mobile phones allow for quick, instant communications via SMS, delivering short messages at a low cost.

A total of 532 farmers (212 women and 320 men) who owned mobile phones were profiled and registered to receive real time market price information from Esoko, a privately-operated agricultural market information system company based in Accra. YHFG worked alongside Esoko, managing an online market platform to deliver Esoko market prices to farmers via SMS – this information is provided in real time to farmers.

YHFG is based in the Upper East region of Ghana and works with over 600 farmer-based organisations. Many of these farmers are using the pricing information to sell products such as soya beans, maize, millet, rice, guinea corn, cowpeas, onions, peanuts and sweet potatoes at fair prices.

To address the marketing and information challenges faced by smallholder farmers, Christian Aid worked with YHFG and company Esoko to develop the My Price Centre project – a solution which would increase farmers’ incomes through an ICT-driven market information system which provides regular access to current market and price information.

Ghana

SMS empowers farmers to negotiate fair prices
Access to information, access to opportunity

Most of the farmers (91%) now receive and have regular access to market price information, compared to before the project. Market price information has helped farmers bridge the information gap and increase their incomes and livelihoods.

As a result of the project there has been a remarkable increase in farmers’ knowledge of prevailing market prices for commodities in different market centres. Now, 90% of farmers say they know market prices before they sell, compared to only 30% before the project. This confirms that the farmers are using the information effectively.

The information has also influenced farmers’ marketing behaviour, including how, when and where to sell their produce. They no longer always sell at the roadside or farm gate, and are better able to negotiate higher prices and decide when to sell. Farmers are able to increase their revenue for the same quantity of produce because they are able to study price trends and strategise, thus receiving higher prices than before – 99.5% of respondents attributed higher earnings due to higher prices received from sales.

Price information also influenced what kind of crops they planted according to what was attracting higher prices in the market.

The project gained positive feedback from participating farmers about the impact of price information on their marketing behaviour. Most of the beneficiaries now wait for better prices before they sell, but a lack of storage facilities placed a limitation on how long many of the farmers are able to wait once their crops are harvested.

Farmers are also aware that market prices could fall if they all decide to sell their products in the same place on the same day.

Looking ahead

Despite the success of the pilot, the benefits of such services were limited to farmers with mobile phones and access to electricity to charge them. Investing in training for all of the participants to help them apply the market information to enable strategic decisions about their agricultural production is therefore essential.

During the initial selection of project participants, it was also found that many women do not own mobile phones and needed literacy and numeracy support. Given the major role of women in agriculture, extra efforts are needed to ensure they can also access market information through these methods.

ICT offers the opportunity to address a number of issues through one mechanism. The subsequent phase of this project, MyPharm, which has been funded by the UK Government’s UK Aid Match scheme, has recently responded to the additional market access challenges farmers have expressed, including access to information on input markets, the best outlets for products, finance, technical education and business education. Access to all of this information will further enhance their ability to realise the full value of their land-based assets.

MyPharm also seeks to make the information system self-sustaining by proving its value to farmers so that they are willing to pay a small amount for the information.

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ANAANE is a farmer using the My Price platform. He said: ‘Last year, I sold 11 bags of sorghum in the Kandega market and got GHS550 [US$171]. This year, I only got nine bags of maize but with the market price information right on my own mobile phone, I took the nine bags to Bolga market and got a total of GHS720 [US$224], even after deducting the transport cost. I also heard the price of maize was generally lower, which means I could have got more if prices were good this year.’

ANAANE is using the extra income to send his daughter to Navrongo Senior High School.

‘I have increased my farmland from three acres to five acres because of the encouragement from good prices of my produce. I hope next year we will continue to have the prices.’

AZURPOKA, Farmer

‘As a result of the price information provided, I now have better prices for my produce. I can now pay my children’s school fees and renew my family NHIS [health insurance].’

Ben Adigi, Farmer, Ecological Peasant Farmers’ Association FBO
High demand for vegetables, low supply from smallholders

Health food stores across India are struggling to meet the growing demand for the key products they need to attract a loyal customer base – fresh vegetables and dairy. Market studies confirm that these two categories are both most popular among consumers and most difficult to source by retailers. They also provide the cheapest source of nutrition for consumers and form the backbone of the growing ‘nutrient economy’, reducing malnutrition and creating rural jobs.

In India, middle class consumers are increasingly demanding organic produce, yet in Tamil Nadu, south-east India, poor farmers face obstacles in supplying this profitable market. Buyers and agricultural entrepreneurs (known as agripreneurs in India) have found procurement from smallholder farmers to be complex and time consuming.

Agripreneurs connect farmers to markets – they provide farming advice services and enable access to technology, products and information. Agripreneurs are themselves farmers so they understand the market they are operating in – however, they face particular barriers in linking smallholder farmers to buyers. Overcoming these can help more farmers produce and sell their organic vegetables more profitably.

**Eco-Veg: increasing production, connecting smallholders to markets**

Christian Aid is supporting the Eco-Veg programme which is improving the livelihoods of poor farmers from excluded communities, especially women, and is increasing availability of healthy food to consumers across Tamil Nadu by addressing smallholders’ barriers to market access.

Supported by Christian Aid, Sustainable Agro-Alliance (SAAL) is a consortium of three civil society organisations, Agrarian Development Institute for Sustenance and Improved Livelihood, Covenant Center for Development and MS Swaminathan Research Foundation. SAAL is training agripreneurs, who in turn each start by training 25 farmers to shift to sustainable organic farming – the farmers’ increases in organic production are meeting the growing demand. This approach has enabled the standardisation of production, procurement and marketing practices (under the SAAL brand) across the region.

SAAL has also created a smartphone application called ‘Farm Field’ for agripreneurs to capture and track information about farmers’ production activities through data and photographs – this enables agripreneurs to target their advice and reduces the need to travel to the central office to gather information as it is available live.

The data collected on the app also enables buyers and traders looking for organic vegetables to see projected yields and book orders from different farms to meet the volume required – this overcomes a major barrier to market for smallholders whose previous unpredictable, low production made them too complicated for buyers.

The information captured in the ICT platform enables data collection and aggregation, price information, subscriptions from buyers for vegetable availability, as well as the traceability that enables organic certification.
An efficient, inclusive organic vegetable supply chain

The Eco-Veg programme has addressed barriers to market by putting in place a system that serves the entire organic vegetable supply chain. Working through agripreneurs helps local farmers reduce cultivation costs by introducing organic farming practices, while the Farm Field application improves profitability by making it more efficient for farmers to reach buyers. Sustainability of the whole approach is, however, key for long-term success.

Agripreneurs supply organic and biological farm inputs for commission, and advisory services for the group of farmers they serve for a fee. They can also procure the vegetables for sale under the SAAL brand for commission. This approach is ensuring the SAAL agripreneur approach is sustainable in the long term.

SAAL has also made strategic partnerships to enable it to have a long-term impact for smallholders. These include connections with retail chains for marketing, the biotech industry for farm products and technology, and banks for financial support for producers. SAAL is also connected to the Tamil Nadu Agricultural University which is delivering an agripreneur training programme in association with SAAL – the university aims to train 250 people in the first two years of its organic farming course. These first graduates will then reach 6,250 farmers.

So far, 488 smallholder farmers have registered for organic farming through the programme, producing over 351 tons of organic vegetables in one season. They are already seeing increased profits from their products, improved soil health and reduced water consumption and a healthier natural environment for wildlife. Consumers are accessing quality pesticide-free vegetables and all stakeholders in the organic vegetable market are benefiting from a growing market and an efficient supply chain.

SAAL plans to scale up the programme in the next two years to reach 5,000 smallholders. They will also be strengthening their own supply chain by investing in warehouses and retail markets. Together they will continue to ensure marginalised smallholders have the opportunity to be included, and benefit from the thriving local organic vegetable market.

Switching to organic saves money and pays dividends

Jesudoss is a farmer from an excluded community based in Thankalacherry village who is farming on eight acres of leased land. He developed an interest in organic farming after being affected by chemical pesticides. He was looking for ways to change his farming and discovered that a fellow villager was involved in training and promoting organic farming. After guidance, he began to apply organic principles in his own cultivation of okra, tomato, onion, bitter gourd (bitter melon) and aubergine.

When the Eco-veg programme began, his trainer involved Jesudoss. Because he had already started to develop organic farming, it was easy for him to adopt the entire organic cultivation process. Jesudoss was able to prepare most of his own organic farm inputs and growth promoters; including fish extract and farm manure using cow dung, as well as natural pest repellents.

His first yield was very good and cropping extended for a longer duration. Vegetable quality was good and customers prefer his organic vegetables.

Jesudoss’ aubergine field input cost for organic farming per acre was INR 23,250 ($364). When compared to the average input costs using chemical farming INR 34,512 ($540), his savings are quite significant.

He is convinced that organic farming is the way forward. Jesudoss wants to produce a wider variety of vegetables to be able to meet SAAL’s needs and demands.

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Smallholders empowered to meet export demand for fairtrade hibiscus

A new crop provides new opportunities
In western Zimbabwe, the remote district of Binga is home to marginalised Ba Tonga communities. They struggle with low incomes as they have limited options for making money and face the risk of total loss of yields and incomes in drought periods, which have become more frequent due to climate change. Their main sources of income are maize, sorghum and millet.

In addition, poor organisation among producers and little local market and economic activity around Binga limit opportunities to improve or diversify livelihoods. Due to the geographic isolation of the district, the communities have limited access to external markets. Christian Aid worked with the communities to undertake a participatory process which enabled them to identify their needs and drive their own development agenda. This included better connections to markets for their produce in which Christian Aid partner KAITE Trust has a specialism.

The climatic and soil conditions in the area suit production of organic rosella, a type of hibiscus. In response to the communities’ priorities, Christian Aid is supporting smallholders to diversify their livelihoods and increase incomes by facilitating access to markets for this high value crop. The project also seeks to empower women and local producers to better manage their environment and run their own community projects funded by the fairtrade premium they receive for hibiscus sales. These sales are enabling Binga local communities, especially women, to influence their local development – because they manage how the funds should be spent.

Women producers lead the way
Through the project, 500 producers, the majority of whom are women, have been organised into groups and trained and mentored on organic production. They have also been trained in setting up, and managing internal control systems for independent fairtrade certification through peer monitoring.

These producer groups lead on managing the processes that have secured the first ever organic fairtrade certification for Zimbabwean rosella. This approach puts the producers at the centre of the production and certification process – strict monitoring and peer inspection helps ensure environmental and fairtrade requirements are met, including payment of a fair price to the producers.

Peer monitoring empowers them and makes them accountable to each other as they manage the process themselves and a peer internal control system, supported by the association constitution, gives them confidence in implementing this.

The fairtrade premiums paid to producer groups support projects which benefit the wider community (see box). The marginal cost of having farmers producing certified organic and fairtrade products decreases as more farmers join, because inspection and certification overheads do not increase in line with the number of producers. Thus, the more farmers join, the more efficient it is – lowering the cost per farmer.

Private sector partnership enables access to international buyers
Christian Aid has been supporting this project in partnership with local partner the KAITE Trust, which focuses on innovative organic farming, wild produce collection and sustainable entrepreneurship with small-scale farmers and landless people.

KAITE works closely with its commercial partner Organic Africa, an export company – KAITE trains and certifies small-scale producers, especially women, to cultivate and process high value organic essential oils, herbs and spices for Organic Africa’s export market – organic products command a premium price. Benefits to the environment will become evident over time, but organic production practices are expected to improve soil structure and restore soil fertility.
This project is successful because production is demand driven – the farmers know Organic Africa will buy their rosella before growing begins. Organic Africa sells to industrial buyers who place orders for their requirements well in advance. Organic Africa aims to only ask farmers to begin production once an order has been received.

In order to enable more producers to access the international rosella market, Organic Africa has been supported to improve its capacity to handle higher volumes as farmers’ production grows and buyers demand more rosella. Currently, indicators on the market are that demand for organic fairtrade rosella is higher than supply and it is increasing. Christian Aid is supporting Organic Africa by facilitating access to specialist support, so that it can develop a long-term business plan and access affordable investment finance.

**Increased resilience, sales and income**

This three-year project is in its second year, and already volumes of produce from each farmer are increasing. At least 500 producers have begun growing rosella and increased their incomes. Rosella is now also being complemented by developing the sustainable harvesting of wild, non-timber organic products for export, for example, baobab fruit and seed. This ensures producers spread their exposure to the risk of market fluctuations across a number of products.

Farmer organisation, networking and product quality management have improved and farmers are excited by their experiences in participating in export markets.

Better understanding their market and crops value, and being trained on business skills has led to rosella farmers feeling empowered to actively engage with other growers, buyers and processors in the rosella market chain – they are now better equipped to negotiate and manage production contracts, including prices.

Skills, experiences, lessons and attitudes are also applied to other crops, so that producers can better manage their production – the farmers are applying principles of quality and environmental management to all of their produce.

**The next phase: expanding product lines**

A key lesson from the project has been that it is important to start small and then expand to reach more producers over time – this helps to ensure producers are empowered and own the process.

The farmers in Binga are excited by the opportunity to initiate and run community projects using fairtrade premiums and are engaging in Organic Africa’s business plan to widen its product range. Organic Africa also plans to expand its target market to include consumer products to run alongside its current industrial range – this increases market opportunities and helps to mitigate against market risks.

There is great potential for fairtrade and organic certified products across Zimbabwe in local and export markets. Supporting the private sector to take a leading role in expanding markets that directly benefit marginalised smallholders is essential to achieving this. Christian Aid will continue to champion companies like Organic Africa who sit in the middle of the supply chain and act as a bridge between growing markets and marginalised producers.

**A fairtrade first**

This is the first time smallholder communal producers have been certified as fairtrade producers in Zimbabwe. This certification has provided 500 small-scale producers with access to international markets and a fairtrade premium.

Last season, the Binga group received a $6,627 premium which is being used to run sustainable community projects. This is a huge boost for rural areas where the average household income is about $60. The communities would like to start more income generating projects to increase the amount they will receive from their fairtrade premium, so that they will be able to embark on bigger projects. Plans include building toilet blocks at a school, buying cement and bricks to fix the road, developing a community centre and sinking a borehole.

This season the group is doubling their export volumes from 8.9 tonnes to an estimated 20 tonnes.

‘You say we are the first people to do this certification as rosella farmers in this country? I can’t wait to tell my husband how far the rosella project is taking us.’

Pauline Mwembe, Lubu farmers group

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Pauline Mwembe is excited by the opportunities hibiscus growing is bringing.
**Nicaragua**

**Investing in a small hibiscus business with great potential**

A new crop in a changing climate

Nicaraguan smallholder farmers struggle to make enough money to cover their families’ basic needs, such as food, health and housing. Rainfall has decreased and become more erratic, and droughts are more frequent. These erratic weather patterns caused by climate change have led to low maize and bean yields, so farming communities do not have sufficient food or regular income. As an alternative to the increasingly unreliable harvests of traditional crops, Christian Aid partners Nochari and the Hibiscus Cooperative are supporting farmers to cultivate hibiscus in Nandaime, western Nicaragua.

This is important in an area of the countryside that has been severely hit by migration because of lack of incomes and employment.

The Hibiscus Cooperative trains small producers on better farming and harvesting techniques and secures higher prices for their produce through processing and selling the finished products directly to markets.

Christian Aid is supporting the cooperative to become a major player in the national and regional hibiscus market through the provision of loan finance and technical assistance. The success of this hibiscus enterprise is enabling the farmers to access a reliable and profitable income source for the long term.

Business support: technical assistance and blended finance

Christian Aid funding for this project was split between a grant and a loan, providing vital access to finance which the cooperative could not otherwise obtain from the local formal financial sector due to the high interest rates and the lack of loan products available to asset-poor cooperatives.

The loan has enabled the cooperative to build up their assets, scaling up production while investing in new harvesting, processing, transport and storage facilities – as a result of this both productivity and quality have improved.

Christian Aid has also facilitated and provided technical assistance, including funding for staff who helped farmers to improve agricultural practices to increase yield levels and improve soil conditions. These technical experts provided intensive training in quality control during harvesting and drying. In addition, work with a local university that led to the development of a handheld metal harvesting comb, has helped the small producers and their families to reduce losses and make the harvesting of hibiscus flowers more efficient.

Furthermore, supporting the implementation of an accounting system, as well as improving its management accounting reports, forecasting process and cost allocation analysis has empowered the Hibiscus Cooperative to take appropriate financial and planning decisions (such as how to price their products and what product lines to focus on) and develop a long-term business plan for growth.

Christian Aid has also supported this growing enterprise to participate in international trade fairs, resulting in negotiations to export their produce to European markets. These direct sales relationships are profitable and mutually beneficial for small farmers and hibiscus buyers.

This social business model has helped increase incomes, employment and food security for 105 hibiscus producers and their families and has created 2,500 seasonal jobs. The support received from Christian Aid has helped to increase sales by 76% between 2011 and 2013. The cooperative is on track to make its first loan repayment in 2015.

The Hibiscus Cooperative is competing successfully with foreign private investors from Costa Rica and some supermarkets which are producing their own hibiscus in Nicaragua or importing from other countries.

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Heidi Contreras is a member of the Hibiscus Cooperative and is responsible for selecting, weighing and packing the dried hibiscus petals ready for processing.
Exploring new markets

The cooperative has also been very successful in adding value to hibiscus, developing its processing capabilities and innovating with new product developments such as juice, concentrate, hibiscus wine, seed for essential oils for the cosmetic industry and dried hibiscus sold nationally and exported to El Salvador and France.

In 2012, the cooperative was able to negotiate a good deal with Walmart to supply a new product – concentrated hibiscus juice – to supermarkets across Central America. As part of this deal, it made an arrangement that allows them to deliver their produce centrally to a depot in Managua, thereby cutting down significantly on sales and distribution costs.

The cooperative’s relationship with Walmart is extremely positive and they have been chosen by Walmart as one of the six best SMEs in Central America. Walmart is promoting alliances with local enterprises (such as cooperatives and associations) which have a positive social impact. As well as purchasing from these enterprises they also facilitate access to training to improve capacity, and to opportunities such as trade fairs.

The cooperative is also beginning export of hibiscus seed (for use in cosmetics) and dried hibiscus to France. This new market for seed is particularly interesting because although the price paid is lower, margins are more favourable because transaction costs will also be much lower. These costs are lower because of the minimal cost of sales, packaging and administration in comparison to the regular deliveries of packaged produce to local shops. Furthermore, profiting from hibiscus seed is particularly interesting, because until now this was an underused waste product of processing.

The cooperative members speak of how proud it makes them feel to see their produce on display in national supermarkets, alongside products from big transnational companies.

Continuing to thrive

The Hibiscus Cooperative is now adopting an approach where it proactively engages with other stakeholders in the hibiscus sector to improve it for all hibiscus farmers – it seeks to secure collaborative relationships with buyers and others that are profitable and mutually beneficial for the small and affiliated farmers they support.

For example, the Hibiscus Cooperative is lobbying the local government to implement a project with the Education Ministry to distribute hibiscus juice drinks in local schools as part of a campaign to get school children to consume more naturally based products while promoting local produce.

By 2016 the cooperative will have tripled the number of small producer families it directly supports – more than 300 families (1,800 people) will have increased their annual income. The cooperative will have created seasonal jobs for over 4,000 people, an increase of 60%.

Having built up its assets through Christian Aid’s support, the cooperative will be a medium-sized enterprise with the ability to access affordable formal finance sources to continue to grow its business independently, generating lasting change in this impoverished area of Nicaragua. It is challenging transitioning partnerships from grant to loan support but this is essential if you want to ensure businesses are sustainable.

Supporting inclusive businesses within the markets Christian Aid is working in, by building capacity and enabling access to investment finance, is a key component of our approach to inclusive market development.

Eduardo Gómez, the manager of the Hibiscus Coop, explains: ‘All three organisations [Hibiscus Coop, Nochari and Christian Aid] have learned from this process and we are stronger today than three years ago. Today we have more markets experience than three years ago. We know how to do business plans, marketing plans, financial projections and cash flows. Now we participate in coordination spaces and there is a recognition of the capacity of each organisation.

‘The benefit of working with Christian Aid as opposed to other organisations was the fact that Christian Aid gave us credit which made us use the funds rationally and Christian Aid allowed us to be flexible. For us, we valued working with credit more than with grants because it forced us to be strategic in how we invested the funding and it helped us to be sustainable.’

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‘The added value of working with Christian Aid rather than other agencies was the combination of the social and technical aspects of the initiative which meant we could support community development processes and the hibiscus business and develop the value chain.’

Adela Guerrero, Nochari
Crop production in a climate-constrained world

Climate change is already a reality in Nicaragua, one of the most affected countries in the world. In 2012/13, about a third of the coffee growing areas were lost due to leaf rust disease, an issue linked to increased temperatures and increasingly intensive rainfall. Suitable coffee growing areas are likely to be drastically reduced in the future due to the changing climate. Lower altitudes (<1,000m) will become completely unsuitable for coffee farming and in many cases are becoming more suitable for cocoa.

Jinotega is one of Nicaragua’s poorest regions and the centre of the country’s coffee industry. In this area, smallholder farmers are starting to see cocoa as a possible solution to the economic crisis caused by the decline of coffee production. By diversifying into cocoa, smallholder coffee farmers can lay the groundwork for more stable income streams.

However, key financial bottlenecks identified in the Nicaragua cocoa market system include a lack of short and long term finance to increase production, a lack of financial and investment planning, lack of fixed assets as collateral, and producer organisations which are weak in financial and accounting management and suffer from the informality of sales contracts. Many of these factors make financiers view the sector as high risk.

However, using mixed financial support models – blended finance – can support a transition to commercial finance by building capacity and reducing risks. In Nicaragua the government has prioritised the cocoa sector in its national development plan – blended finance is one effective way of supporting the realisation of these plans.

Developing a ‘Cocoa of Excellence’

Soppexcca is a coalition of 18 grassroots coffee cooperatives with 650 members, which promotes sustainable economic, social and environmental impact via its main product, certified organic fairtrade coffee. It now owns its whole local value chain from seedling to cup, and it aims to do the same for cocoa.

Christian Aid has a longstanding working relationship with Soppexcca, and has started supporting the cooperative’s initial cocoa work. A feasibility study was carried out to determine cocoa’s suitability as a replacement for coffee in areas affected by climate change, and to examine the sustainability of the cocoa market. This study, together with data from Christian Aid’s climate change work, including climate data from the Nicaraguan Meteorological Service such as a downscaled climate model to map future climate scenarios, provided a valuable background to the funding proposal presented to the Inter-American Development Bank.

This four-year project (2014-18) funded by the bank combines grant and loan finance (see box) and will also provide significant technical assistance in order to establish a new business that can reach commercial viability in the medium term while also generating significant economic, social and environmental benefits for smallholder farmers, their families and communities.
Furthermore, the project seeks to strengthen the cocoa chain as a viable long-term alternative for small producers in Jinotega, with the goal of replicating the experience in other parts of Nicaragua and Central America.

A key part of this work is promoting the ‘Cocoa of Excellence’ programme, which aims to raise the profile of Nicaraguan cocoa globally, as has been done successfully with coffee.

**Improving access to finance, incomes and environmental management**

It is anticipated that the project will strengthen the financial capacity of small farmers and Soppexcca to improve access to formal credit and develop better cash-flow management at farm level as they will have diversified income sources and increased income. Access to finance has been a big stumbling block for farmers – this programme will establish a revolving fund for farmers so that they can finance planting, maintenance and harvesting of their cocoa crops.

The project will develop a successful cocoa business with Soppexcca and increase the income of small cocoa producers, improving their overall quality of life. It aims to develop a replicable diversification model that will help small farmers to be more competitive and access high value markets; this will require productivity improvement, quality cocoa and access to finance.

The project is ambitious and aims to use the combined grant and loan funding to increase the average annual income of beneficiary producers by 25% by 2018. By this time, 400 farmers (25% women, 15% youth) will have diversified their incomes with the introduction of cocoa, 700 new jobs (permanent and temporary) will have been created and Soppexcca will have a cocoa business, with total sales revenue from cocoa products rising from zero to $280,000.

The project is also promoting sustainable land use by implementing agroforestry systems to manage new cocoa farms and develop organic production.

At present the average cocoa yield in Nicaragua is around 5 qq/ha, but by introducing a new variety of cocoa and new techniques the project aims to increase yield to around 20qq/ha.

In terms of social impacts, by prioritising the participation of women and young people across the cocoa value chain, the project is helping to reduce historical gender and generational barriers to development.

**Looking ahead**

This project is laying the foundations for the creation of a sustainable social cocoa enterprise which has made farmers’ livelihoods more resilient by adapting production to climatic changes in the region.

This is a challenging project – potential risks include climate, uptake of a totally new crop in an almost exclusively coffee-growing region and market price changes (though the general market outlook is buoyant). Work has been undertaken to minimise these risks, including the recent installation of mini weather stations in the coffee and cocoa growing areas (rain gauges, thermometers and hygrometers) in order to monitor climate changes, as well as investing in certification processes to access high-end niche markets.

The lessons learnt from the journey of researching the issues and planning the response which led to bidding for blended finance from the Inter-American Development Bank has significant potential to be applied to other projects globally.

**A blended finance partnership**

Christian Aid is co-financing this initiative with the Inter-American Development Bank (IDB) – the first time Christian Aid has accessed blended finance from a development bank. This example shows that blended finance can reach rural SMEs and be aligned with national development strategies. The finance is provided by IDB’s innovative projects funding stream. IDB has combined different funding streams in order to provide grant and loan finance at affordable rates. The total four-year project budget (2014-18) is approximately $2.3m.

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A lack of energy hinders growth

Around the world, there are 1.3 billion people without access to electricity. They rely on kerosene to light their homes and have to collect fuel and cook using open fires or inefficient cook stoves, leading to 4.3 million premature deaths annually from household air pollution – and about 38,100 of these deaths are in Mali. Clean, safe solar lighting reduces indoor air pollution, fire hazards and high household costs on inefficient fuels.

Concerted efforts are needed to provide clean, basic and productive energy services across Mali, because energy access is a vital component of poverty reduction. Mali has abundant sunshine, so solar energy is an option which is increasingly being explored. Improving access to energy will provide opportunities for businesses to grow, children to study at night and reduced indoor air pollution will improve health.

Christian Aid partner Mali Folkecenter (MFC) works to provide renewable energy to rural communities that have no electricity supply at all. Since 2010, Christian Aid and MFC have been working on initiatives for the promotion and sale of low-cost renewable energy technologies to enable the rural population of Mali to access energy services such as lighting, mobile phone charging and cleaner, more efficient improved cook stoves.

A novel boutique

Christian Aid supported MFC to set up a pilot initiative to find a new way to approach access to energy challenges. MFC worked with local entrepreneurs to set up two Boutiques Énergétiques – one is on a main road leading to Côte d’Ivoire, while the other is in Garalo village, near a school and health centre. These sell solar lanterns, solar home systems, cell phone charging panels, improved cook stoves, LPG gas and butane gas for cooking.

People can buy the products directly from the shop or they can apply for microcredit through Nyetaa Finance, a microfinance initiative set up by MFC, and then repay the costs in installments. The shop owners were trained in running the shops, ordering and accounting, and MFC enables them to order products collectively. There are some challenges with product supply and rural delivery (the products are imported from Germany), and matching supply with demand fluctuations – MFC is continuing to address these. For example demand for the goods is affected by the rainy season, rural retreat, and school term timings.

The solar lanterns have proved the most popular product and they have multiple benefits and uses. As well as lighting, people can charge phones on them. Fuel costs are reduced and they are safer than kerosene or petroleum lamps. Children are able to study at night, and businesses such as tailors and restaurants use them. The lights have been so popular other entrepreneurs are now also selling them independently in the towns. Local entrepreneurs have also bought solar mobile phone chargers and have set up local businesses offering this service to customers.

The energy shops provide opportunities for new enterprises to start up and existing businesses to use lighting to increase their turnover and trading hours.

Isoumaila Kouyate owns Sanya Coutoure, a women’s tailor shop in Garalo. He bought a solar light to use in the shop a few years ago and it was so good that he decided to buy another two lights. Kariba Kone who runs the Boutique Énergétique in Garalo village gave Isoumaila training on how
A sunnier future

Access to electricity is also essential in Mali at community level. In Zantiebougou, MFC have set up a solar grid to provide electricity to the village. About 70% of people now have some electricity; the remainder are out of reach of the grid. This means that the health centre can now keep drugs refrigerated, saving people a 30km trip to the next town, and women can give birth in a well-lit clinic, rather than in the dark, and there is hot water to clean the newborn babies.

Shopkeepers have been able to develop their businesses – for example by selling cold drinks and making ice, and one shop has a fridge to keep fish fresh. Children study under the first streetlights the town has had – at the end of the first year their exam results had improved, and they have continued to learn together under the community’s lights. Community life has expanded, with people socialising at night, watching TV, listening to music or just chatting. There is now a rural radio station which supplies information to 42 villages on topics from social events like weddings, to farming events like weddings, to farming information at the start of harvesting.

The multiple benefits of cleaner cooking

Christian Aid is also working with a private local manufacturer of improved cook stoves, Katene Kadji, in Mali to expand and improve the production and marketing of local artisan stoves to make energy usage more efficient at a household level – clean cook stoves particularly benefit women and girls.

Cleaner stoves use 50% less fuel and emit less smoke. By making these more widely available, the social and health benefits are huge, reducing deforestation, saving time spent collecting fuel, keeping girls in school who would otherwise be gathering firewood, reducing indoor air pollution and developing local businesses and livelihoods.

By developing local production and supply of stoves the local economy is being supported, and employment created. As with the *Boutique Énergétiques*, customers are being supported to buy stoves via microfinance programmes.

Next steps for energy access in Mali

MFC are now expanding the *Boutique Énergétiques* and plan to establish five shops serving more than 10,000 people with clean energy solutions for lighting and cooking.

Christian Aid, with support from Bread from the World, are also supporting MFC to pilot more community owned solar mini-grids, as well as solar panels for home use. This approach builds on MFCs business experience supplying solar panels for use in businesses, health centres and in Zantiebougou village with clients paying for usage.

Christian Aid believes that poverty eradication does not need to go hand in hand with massive carbon emissions. Access to sustainable, affordable, reliable and safe energy is key to lifting people in developing countries out of poverty and creating the necessary infrastructure to provide healthcare, education, sanitation, clean water, food security and employment. Our recent research with Ashden showed that energy enterprises are still in need of appropriate financial and technical support.¹ There is a huge potential for renewable energy across Africa which is largely untapped.


‘The commune has 42 villages. Our aim is that all those 42 villages will be connected to the electricity network, because the improvements that we have seen in our lives are the improvements that the other villages need as well.’

Bakare Kone, president of the Zantiebougou electricity committee
Remote fishing communities cannot make the most of their catch

In the Shebro river basin in southern Sierra Leone, the communities are very isolated. More than 70% of the population is engaged in small-scale fishing using dugout canoes and small nets. Christian Aid and partners have been working with small fishers in the Dhebro basin for more than four years, supporting them to enhance their capacity to catch more fish.

While there is a high demand and ready market existing in larger communities for fresh fish, small-scale fishers are not able to keep their catch fresh to sell it in weekly markets. The markets are far away and the fresh fish goes bad while in transit to the markets. Depending on their location, it may take half a day or more to travel in small dugout canoes to the markets. In order to address this, women process (dry and smoke) fish for sale in the weekly markets. Yet fresh fish can be sold for significantly more than smoked.

Fisher men and women are also forced to sell their fresh fish to Asian vessels at low prices immediately after fish are caught because these are the only buyers they can reach. Due to the remoteness and difficulty of accessing these communities, hardly any government development interventions reach them so these challenges are not being addressed.

To address these issues Christian Aid supported a cold storage station pilot project in two fishing communities – York Island and Gbap. These pilots trialled using solar energy to power deep freezers for fish storage in order to reduce spoilage and enable small fishers access to fresh fish markets.

Christian Aid believes that poverty eradication does not need to go hand in hand with massive carbon emissions. Access to sustainable, affordable, reliable and safe energy is key to lifting people in developing countries out of poverty and creating the necessary infrastructure to provide healthcare, education, sanitation, clean water, food security and employment. There is a huge potential for renewable energy across Africa which is largely untapped.

This Community Cold Storage Stations project was implemented by Christian Aid partners, Energy for Opportunity, in collaboration with Environmental Justice Foundation and Advocacy Movement Network which campaigns for improved access to productive resources for food production and sustainable fishing in the region.

A community owned social enterprise

Each pilot involved setting up buildings provided by the beneficiary communities with solar panels to power deep freezers for fish storage. The communities had successfully managed a solar mobile phone charging station as a micro-enterprise, so they requested that the pilots were treated as enterprises that needed investment – the community felt confident of their ability to manage finance and requested part loan (46%) and part grant (54%) funding. Funding loans enables Christian Aid to ‘re-cycle’ funding to replicate projects, or begin new activities when they are repaid.

The Community Cold Storage Stations were also designed to be a base to provide other off-grid energy services, including mobile phone charging, providing lights in the evenings in the community barrays (public meeting areas), and providing credit so that customers can buy solar lights repaying the cost over an agreed period.

Community members were trained by Energy for Opportunity in the installation, management and maintenance of the solar facilities and the organisation is available on the phone to give technical support as required. Two people run each Community Cold Storage Station – one manages the mobile phone charging and sale of solar products, while the other is responsible for managing the deep freezer (storage of fish, water, drinks and sale of fresh fish to buyers).

These facility attendants perform all the routine maintenance, which includes weekly cleaning of the solar panels and replacement of faulty mobile phone chargers and extension cables.

Each management team has received training in record keeping and basic accounting. They document key information such as sales records and monthly accountability meetings about the running of the stations are held with community residents.
The pilot project has enabled women on York Island like Aminata Kpaka, to increase their incomes through weekly sales of fresh fish to buyers from nearby large communities such as Rutile and Mattru-Jong.

Aminata said: ‘Before the pilot solar project was established in my community, I had to wake up very early each morning to buy fresh fish from the fishermen. I then had to spend the whole day waiting by the shore to sell the fish to passengers on board the commercial boats that stopped at the island. In the evenings I had to hurriedly process the leftover fish which I could not sell to prevent it from going bad. Most often I barely made any profit, but rather ended up incurring losses.

‘Since the solar cold storage facility became functional, I have been able to repay all my loans and operate now with my own capital. On average, I make a minimum profit of SLL100,000 ($24) a week through sale of fresh fish to a buyer from Rutile. This is a vast improvement over the weekly profit of between SLL15,000-25,000 ($3.57-$5.95) I used to make.

‘I have been able to save enough money to make a deposit for the purchase of two ice boxes, which I will use to transport the fresh fish to the buyers. I am full of hope that I will be able to increase the number of buyers for my fish to three. Even though this will mean more work, I am positive that this will result in significant improvement in quality of life for my children and entire household.’

Aminata Kpaka is the treasurer of the community cold store station management committee.

**Expected and unexpected positive outcomes**

Fisher men and women have seen an increase in income of between 30-40% from selling fresh fish rather than smoked at the weekly markets. In addition, the solar lights have made the community safe – they serve as beacons for small fishers at night and help safer landing.

The project has unexpectedly seen the emergence of women entrepreneurs, who buy fresh fish from the small fishers, store it and transport the fish to sell at weekly markets in Yargoi and Mattru. Previously fish would spoil before it was taken to these markets. Fish spoilage on York Island has been reduced by almost 90%, and selling all the catch as fresh fish means incomes are increased.

Solar bulbs provide lighting in two community barrays, which gives children the opportunity to complete homework in the evenings, while a bright outside light allows night trading and helps guide boats. There is also increased participation by women in group activities, such as village savings and loans schemes, during the evenings – previously these meetings were held in daylight and women were unable to attend because they were working. Communities use the facility to screen videos on sanitation and other relevant development issues.

**Green, clean and healthy**

Globally, 1.3 billion people do not have access to electricity – many people rely on kerosene to light their homes. Solar lighting is clean and safe, and reduces indoor air pollution, fire hazards and household costs. Households that have purchased solar lights have reduced expenditure on kerosene and batteries by 50%, and respiratory ailments arising from continued inhalation of fumes have decreased. The savings are used to meet part of the cost for the lamps and for other household expenses, such as buying fishing gear, food, school fees and contributing to community projects.

In both pilot communities, communication through mobile phones has also improved due to the availability of energy to charge phones and other electrical appliances such as radios. Previously residents in these communities only had opportunities to charge phones if they travelled to the weekly markets. Using mobile phone means that people can speak to fish buyers, share information with neighbouring communities, share family news and feedback to government agencies. This has been a great help as the need to travel long distances just to deliver messages has greatly been reduced.

The pilots have not been without their challenges. The management teams have gradually learned to manage their facilities. Technical challenges have been overcome – initially attendants reported inadequate energy storage in the batteries for continuous operation of the deep freezers. This has been overcome as they now have more experience in managing energy reserves in batteries, especially during the rainy periods (when continuous sunshine periods may be reduced to 2-3 hours daily).

**From pilot to scale up**

This project is now being scaled up and replicated across an additional 15 communities in the Sherbro basin, with three years of funding from the Isle of Man International Development Committee.

Lessons from the pilot are being incorporated into the design of the scaled up project. This will see five new solar stations, each of which will supply three communities. The facilities will be funded by a 50:50 mixture of grants and loans, further enabling the recycling of funding for this work.

As an additional impact, these solar stations will be designed to provide lighting directly to local health centres to improve access to health services.

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In response, to empower these groups Christian Aid works with local partners to make their livelihoods more resilient to these pressures by increasing incomes, building up assets and improving access to markets.

**An opportunity for marginalised producers: Food programmes**

The Brazilian Government has committed to a Food Acquisition Programme (Programa de Aquisição de Alimentos, PAA) and a National School Feeding Programme (PNAE: Programa Nacional de Alimentação Escolar). Together, PAA and PNAE make up one of the world’s largest initiatives promoting the state purchase of food produced by smallholder farmers.

These initiatives focus on production, marketing and consumption in order to make food available in areas at risk of food insecurity, and to public institutions such as schools, hospitals and prisons.

The programmes include options for government bodies to purchase the food directly from smallholder producers with no bidding process and at reference prices. Since the launch of PAA in 2003, the government has invested over £1.5bn in funds for state purchase, benefiting more than 200,000 families who grow and sell food to the programmes.

Christian Aid partners CPI-SP (the Pro Indigenous Commission São Paulo), MST (Landless Workers’ Movement) and MAB (Movement of People Affected by Dams) identified that the Brazilian government’s food acquisition and school meals programmes offered a clear opportunity for smallholder producers and local traders – not least because one criticism of the programmes was that they did not always offer local traditional food products to each community.

After analysing the potential they realised there were certain barriers to integrating marginalised smallholders in these schemes including too much bureaucracy to access these programmes, and a lack of capacity in local government to promote them in order to include more families.

**Integrating marginalised producers into Government food programmes**

In 2003, Christian Aid and our local partners launched a programme which focused on increasing access to this new market and increasing smallholder production quality. The project has positively impacted on over 50,000 people from communities of quilombolas, landless and those displaced by construction of dams.

A core part of the success of the programme has been the advocacy used to challenge the Brazilian Government to change public policies so that smallholders can benefit from these institutional markets. Partner MST has a long history of advocating for market access for smallholders and now supports other organisations to do this at a regional level. Most family farmers are organised into cooperatives or associations and so can lobby authorities about these public policies as groups. MST was a key player in pressing the government to make it national law that a percentage of purchases for institutional programmes should come from smallholders.
They have to streamline the access and cut down on red tape. For us indigenous people, the quilombolas and landless people, when the government creates projects and programmes, they have to adapt them to regional differences, so as to meet everyone’s needs. Indigenous communities, in particular, have trouble accessing programmes because there’s a lot of red tape. If they cut down on the red tape, more people will access the programmes.’

Osmar Tupã Mirim, Guarani Mbyá, Tenondé Porã Indigenous Land

As a result of these legal changes, since July 2003, smallholder farmers can earn between $2,122 and $3,087 per family per year from selling food products to the PAA. They can also earn an additional $7,718 annually selling products to the PNAE.

Successful advocacy has also led to the National School Feeding Programme now stipulating that at least 30% of the funds for school feeding purposes must be used to purchase products from small farmers or family-based farmer organisations (mainly from settlements created by the Brazilian land reform), traditional indigenous or quilombola communities.

These successful changes to national law ensure a market opportunity for marginalised smallholders for the long term.

Overcoming barriers to market

Securing Government agreement on increased purchasing from marginalised smallholders was a major achievement, but to realise the opportunity, further barriers to small producers and cooperatives reaching these markets needed to be addressed.

For example, a lack of political will on the part of the government caused problems. One of the biggest challenges is how to overcome the huge distances in the Amazon region. These great distances prevent communities from supplying institutional programmes as they do not cover transportation costs. There is also a lot of red tape, which can be difficult for smallholders to navigate.

To address these issues, Christian Aid partners met with the local state actors and proposed solutions. For example, for the quilombola communities, they proposed that programmes become less bureaucratic, that the state had greater presence for monitoring the programmes at a local level and that key departments such as the Health Surveillance Department adapted their inspections to communities’ realities. Importantly they also proposed that the programmes should be based on local realities (school meals adapted to communities’ eating habits and local products) and offered to help to work with nutritionists, teachers and students to create a locally adapted menu.

The local state actors saw the introduction of local products into school meals as positive, but as the quilombolas live in a collective area, 70% of the members of cooperatives must have all the documentation required to be allowed to supply the programmes. The project is now tackling this challenge, which is made more difficult by the fact that not all of the three government agencies issuing the correct papers will recognise the quilombolas as they do not have land titles.

Delivering school meals with a local flavour

Christian Aid partners were able to work with students from the eight hub schools in Oriximiná who had objected to the standard school meals, which were made with products from other areas of Brazil, often in the form of canned food close to the expiration date. They developed their own school menu based on local eating habits.

The new school meals were much improved as they offer traditional food products produced locally, such as tapioca, Brazil nut porridge, pumpkins, bananas, potatoes, yams, acai berries and local fish instead of processed tinned products. More local products could be included when processes are further improved – the Health Surveillance agency objected to acai, a traditional part of the local diet, because food standards were not followed. With the menu now approved, the next step is to participate in public bidding for the products from local agricultural families, strengthening the local economy.

Changing the Government procurement policies has not only improved nutrition in schools, but has also stimulated local economic growth and poverty reduction amongst marginalised producer groups. By confronting bureaucracy, the quilombola communities have created a new, secure market for their improved produce – this particularly benefits women who provide the majority of the labour for production and harvesting. The quilombolas also feel increasingly proud and appreciative of their own food culture.

The next step is to share learning from this programme with other Christian Aid partners and local governments to further increase the access to institutional markets for marginalised producers, strengthening family agriculture and local economies.

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Malawi
A National Rice Platform enables the voices of rice farmers to be heard

Low quality rice in a disorganised market
Malawi is one of the countries worst affected by climate change in Africa. By the end of 2013, heavy rain, floods and drought had left over 1.8 million people dependent on food aid.

In Karonga, northern Malawi, and other areas of the country, rice is the predominant crop, planted twice a year. It is a highly labour-intensive process and productivity is low because of use of uncertified seed and poor crop husbandry practices.

Farmers lack capital, so private traders provide credit at high interest rates. In order to service this debt, farmers end up selling rice early in the season, and this freshly threshed rice commands a lower price. Due to these problems, joining a local rice cooperative was not an attractive proposition.

Research conducted by Christian Aid and its partners ICCO and CISP showed that there was a demand for rice, particularly the fragrant Kilombero variety, through which farmers could meet increasing incomes and address food insecurity. They also identified that farmers could add value at farm level with improved strains of rice, better processing and more modern growing techniques. A programme was developed to improve production at farm level alongside better cooperative management to enable each cooperative to trade on a business basis.

A policy analysis was also carried out gathering input from rice farmers in 12 cooperatives, government officials and private processors as well as business service providers. This process found there were other problems for farmers, including illegal exports, a high cost of production and low productivity for Malawi rice which meant it could not compete on the regional market. There are also few mills that are able to mill export quality rice. The stakeholders who took part in the research decided they wanted to come together to address some of these issues by creating a National Rice Development Platform.

Enabling marginalised farmers to influence national policy
Christian Aid, ICCO and CISP worked together to enable the rice sector stakeholders to form The National Rice Development Platform. This platform brings together cooperatives, government, business, farmers, exporters and agricultural experts to develop the rice industry and address issues affecting the rice value chain.

Some of the issues the platform is trying to solve include mechanisation of rice farming, appropriate set-up of a minimum price for rice, control of illegal rice exports through Karonga border posts, subsidies for rice farmers and support to strengthen cooperatives.

The platform is an institution that is now recognised by government as a voice of rice farmers and other market actors. The government has requested the platform champion implementation of the government’s rice strategy. This means that the platform is strategically positioned to influence rice production and marketing in Malawi, ensuring all actors secure a fair value for the role they play in the rice sector.

Henry Kaunda is the Secretary General for the National Rice Development Platform and works for an export company. He said: “We want to establish links to markets, disseminate information about technology, and we want people to take pride in Malawian rice. We want the rice farmers to be empowered and to produce more and better rice. We want to strengthen cooperatives and help them with a
more business-like approach. We want the farmers to see the benefits of the development of the rice industry.’

These activities mean there is a consolidated effort from all key players for faster presentation of critical issues to policy and decision makers and to deal with issues directly affecting smallholder rice producers. The 18 cooperative members of the platform represent over 18,000 rice farmers ensuring their voices are shaping national policies affecting the rice sector.

**Uniting rice farmers**

Alongside the market advocacy undertaken through the platform, Christian Aid’s partner CISP has been strengthening local rice cooperatives by building their capacity in modern rice production techniques and enabling access to better-quality seeds which are more resilient to climate change. As a result of this work most participating farmers have doubled their yields.

CISP has also provided capacity building to cooperatives enabling them to be better run on a business basis. New village savings and loan schemes enable farmers to obtain capital to purchase seed and obtain loans during the lean period. This means that farmers are no longer in a hurry to sell the rice to traders at low prices early in the season. The reorganisation of the cooperatives make them more attractive, and membership has risen in each organisation on average from 213 to 1,000 farmers.

As a result of these changes the cooperative members managed to pool and buy rice amounting to 340 metric tonnes for onward sale and processing. They are now able to hire competent staff such as marketing managers and accounts officers. Increased income has enabled them to rent equipment such as rice milling machinery to add value by further processing the rice. They have also opened outlet shops in Karonga, Mzuzu City, Mzimba and Mchinji.

With our facilitation, the cooperatives have also formed the Malawi Rice Union to represent farmers’ interests and find new markets requiring large quantities of quality rice. The success of the Rice Union will be very much dependent on stronger, well-organised rice cooperatives and therefore the next phase will be to replicate the strengthening of cooperatives in other rice producing areas across Malawi. These cooperatives are also crucial to the National Rice Development Platform to ensure the voices of rice farmers continue to be heard.

These interventions in the rice sector in Malawi are a good example of the importance of using a holistic understanding of a market to target interventions to address the key blockages and capitalise on opportunities for the benefit of smallholders. Practical support to farmers is increasing yields, access to finance is addressing cash flow challenges, strengthening cooperatives is improving quality.

The creation of representative bodies at cooperative and national level is raising the voice of rice farmers and rice sector stakeholders to influence government policies that affect the sector for the national benefit in the long term. This combination of actions will ensure the rice market is developed in a way that includes, rather than excludes smallholders rice farmers.

‘With village savings and loan techniques and technical skills/knowledge on rice farming … I am able to buy farm inputs like certified seed, fertiliser for my plots as well as some for family use. I know also where I can sell my rice at a very competitive price, Wovwe cooperative is my reliable market now.’  **Mr Mweso, rice farmer**

**Empowered women in leadership**

Rice farmer Witness has doubled her crop and now represents rice farmers and women throughout Malawi on the newly established National Rice Development Platform. She meets with people from the biggest export companies, government ministries, academic bodies and financial services to make the rice industry run better, more effectively and to the benefit of the farmers. She wants to see the development of the rice industry, and she wants to see women benefit from development.

Witness said: ‘Ever since we started growing rice, the Malawi government haven’t engaged with rice farmers or taken our needs into account. They worry about the tobacco farmers and those who are planting maize, but not rice farmers.

‘I went to the rice platform meeting and we selected a committee. We are only three from the northern region. I am the only woman. They chose me to be the vice-president of the national rice platform. I am happy because I am a farmer and because I am going to talk about the problems of the rice farmer, because I know what problems the rice farmers in the villages face.’

Witness has also been given agricultural support from Christian Aid partner CISP and more than doubled her rice crop. She explained: ‘They told us to plant certified seed, not miscellaneous seed. Since they told us, some of us are harvesting 500kg per plot. Before we would have harvested 150kg. That’s why I say we are happy, and we are changing now.’

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