## Contents

### Renewable Energy Smart Stories

- Clean cooking 5
- Untapped potential of biogas for milk chilling 7
- The sky is the limit 11
- Capturing new markets 13
- Lives transformed with solar energy 17
- I can see brightly the future of my little boy, thanks to solar 19
- Determined to light up a whole town! 23
- I had never imagined myself carrying a screw driver and a test-meter. 27
- Reputation for quality pays off 29
- Solar Boy 33

### Agriculture Smart Stories

- Shatbury in control 37
- Capacity development and market linkages pay off 41
- New hope with sesame contract farming in Chiredze 43
- Renewed confidence in Soya bean 45
- Flying the small-holder flag in Berlin 47
- First attempt at commercial production 51
- Seeds matter 53
- Doing business at Nhedziwa Growth Point 55
- Gogo Mamoyo goes commercial 59
- Not just an abattoir 63
- Thriving on the shores of Lake Kariba 65
- A vital link for small holders – Agro dealers are more than input suppliers 67
- Input supply need not be high risk 69

### WASH Smart Stories

- They now understand 71
- Privacy & dignity – School Development Committees show leadership 75

### Footprints

- Feedlots for business 77
- Inclusive Bananas 81
- RARP – a story of adaptation and scale 85
- ZADT 87
Clean cooking

Biogas is beneficial especially for us women, who used to make long treks in search of firewood in the bushes. The black ash also would make me cough the whole day and cause soreness in my eyes. My kitchen would become smoky with black particles coming out from fuel wood burning.

-Mrs Chimhau, owner of biogas cook stove.

By investing in a bio digester, cooking has become much easier and cleaner for Mrs Chimhau, who jokes that her husband no longer has to wait for her – he prepares his own breakfast before leaving for community meetings and other appointments. She also has more time and energy saved from trekking for firewood.

Each conversion from firewood to a cleaner renewable source of heat and light, contributes to a better environment in the long run.
We’re glad that we took the initiative for installing the biogas system in our compound. It is like we are now in Harare said Mrs Madyangove as she giggled happily.

Mr and Mrs Mdyangov are working closely with SNV and a private sector manufacturer to test a refrigerators powered by biogas. Apart from cooking and lighting, the family also now uses biogas to chill and store their milk overnight before sending it to Nharira Milk collection centre. This has actually improved their incomes as they are now able to double the milk they deliver to the centre. Mr Madyangove also expressed his excitement-

The biogas technology has made so much difference to us. Now if I fight with my wife, I no longer worry much because I can now cook for myself!
Their story has inspired many in Nharira to invest in bio digesters.

"The neighbours often come to us and ask for advice as they have seen how easy it is to save money with the digester explained Mr Madyangove.

Almost 15 homes have installed digesters and women in the village now organise “Money-Go- Rounds” to help each other with the initial investment costs. Demand is also coming from butchery owners interested in the biogas refrigerators.

SNV is working with private sector and technical experts to ensure that the biogas refrigerators meet milk industry standards for chilling.
The sky is the limit

My horizon has been broadened, there are so many business opportunities coming my way because of solar. From these part time jobs as a solar technician I get enough money to take care of myself at college and help around home.

David Sibanda 21, is from Chiundura, in Lower Gweru. He joined the Rural Youth Solar Entrepreneurship programme run by SNV and ILO after discovering he could not continue his education beyond A-Levels for economic reasons.

Besides developing skills in solar installation, maintenance and marketing he, scored top marks in the exam, and won a scholarship from one of the local colleges to study any program he wished for.

I went there with no expectations, I have always been someone who does my best in everything, I am glad it paid off.
Capturing new markets

Our business focus was on Harare mainly because that is where we thought the market was, but when we joined the program, we saw that out there in the rural areas there was a market where we could actually make money distributing solar products.

says Linda Chitemere, Director for Greendot

Many solar companies avoid rural markets because of perceived risks and high transaction costs. The Rural Solar Market Development Project has helped to create cost-effective distribution networks that reduce transaction costs for solar companies to trade in the rural areas. To improve market penetration, SNV brokered sustainable business relations between rural youths, rural entrepreneurs and Central solar distributors. A series of ‘Solar Fairs’ serve to link central solar distributors to the rural market.
The Rural Solar market Development project has shown us the other side of the market that we as companies that deal in towns and cities have been afraid to explore. The linkages have assisted to tap into this wide market that has been neglected.

Tawanda, Director for Solar Shack says:

The project has contributed to green jobs and income opportunities for 372 rural youths, and 400 rural retailers while Solar companies gain an increased market share and communities benefit from access to energy.
Lives transformed with solar energy

With solar we now live the life of people in towns. We live in the rural area of Somabhula but we now live comfortable lives using solar energy. My son bought me a television set and we now use solar energy to power our Television and satellite decoder for entertainment and lighting.

My grandchildren are also now chief users of the solar lights. They’re now able to do their schoolwork without straining their eyes and sitting beside a smoky dim light like they did before the Rural Solar Market Development Program.

There are financial benefits too.

Since we bought the solar light my husband no longer asks for the small money I get from my chickens to go and buy paraffin and candles.

-Mrs Saungwema from Somabhula village in Gweru.
I can see brightly the future of my little boy, thanks to solar

The solar business came at a critical time in my life.

Having never finished school and having my son at quite a young age I thought my life was done but thanks to the support from this project, I sell my solar products and get things going for myself. The solar PV trainings and the linkages we got from SNV built my knowledge and skills which set me back on the right track.

The first time I heard about this project was in June 2014. Honestly I thought Solar was for boys, I also thought this was just one of those calls by NGOs to be told about climate change, but when they told us that girls were also wanted in this project I just attended somehow.

It is during the trainings that I realised there was more to this. We were trained in renewable energy, what it means, its benefits and the business opportunities that are there for both men and women. I was in class once again, we were taught business skills, how to do
solar installations and on top of that we were linked with solar companies including the big companies like Total. It is then that I realised how serious this was. I felt so much energy and inspired

I introduced the new Total Awango solar lanterns to my community and my church. The demand and uptake has been amazing! Now we use solar to light up our prayer meetings, which we usually do in the bush, this has indeed improved our church.

The main reason I am giving this 100% is to make a better life for me and my son. To become a smarter business woman I have also started learning computers with the money I am getting from these solar lights. I am hoping to take my business far.

-23 year old Apronea Gurure, and member of the Johana Masowe Apostolic Group.
Determined to light up a whole town!

Nancy Luwizhi of Mount Darwin, 28 years old, dreams of a scheme to light up her town,

I believe that it's possible if I am determined, I have been trained in both business and technical skills concerning the solar industry.

After training on the Rural Solar Market Development Programme, Nancy was inspired enough to approach the Mt Darwin council engineer, and convinced him that the rural council needs to provide lights for the town in every street and that this should/could be done through solar powered street lights. She said with a determined smile,

My vision is to see Mt Darwin and Bindura with lights in every home and in the streets.

I have engaged with a big central distributor to supply the consignment and we will be working with the rural town engineer to conduct an audit of the quantities needed and systems that we need to have in place.
Other youths in Mt Darwin who benefitted from the programme are also breaking new ground. Some have managed to install home systems for powering refrigerators, lights and entertainment systems. They have decided to form themselves into a business trust that will be able to engage with big business and partners. The District Youth Development Officer, Mr. Tichaona Chafumbwa, said that organising the youths into a business entity will be key because there were getting huge deals and contracts that need to be protected.
Participating under the Rural Solar Market Development project has been a life-changing experience for me in every respect. First of all I had never imagined myself carrying a screw driver and a test-meter. To do what with them? In fact I have always made sure I stayed as far away from electricity as possible. To me electricity has been for the boys never for the girls like us. Little did I know that one day I would not only be asked to face my demons but I would start earning a living from working with electricity? During the training in solar technology I learnt how to size, install and maintain solar systems. I have to admit it was not easy mastering the art but the prospect of earning a living from the trade spurred me on. After the training I went back home and started practising what I learnt. So far I have managed to successfully install three home systems and I can safely say that electricity work is not a preserve of men alone. Even we women can do it.

Sharon Mutumwa narrates her journey to self-employment through participating in the project.
Reputation for quality pays off

Ishumael Sande, looks at the poorly installed and fake system of solar for Mai (Mrs) Tserenga and says “I do not have degree in this but I can do way better than this”

Mrs Tserenga has just been lives in a village four kilometers from Mt Darwin rural town centre and fell prey is a victim of a sale of solar panels imitations. She is desperate to light up her home but has been ripped off. Her desire to buy solar was motivated by her neighbor, Mr Michael Kamanga, who bought a full home system, powering ten lights, a refrigerator and a full home entertainment system with DSTV.

Mr Kamanga, is one of Ishumael’s satisfied clients, that I visited in the dusty remote village of Munando, Matope. An excited Mr Kamanga, explained the latest victories scored by his English premier team Chelsea Football Club and news that he had seen on CNN.

"I have brought the city to the rural areas, through solar and I am excited that in our area we have expertise that could properly size, advise and help me acquire the correct solutions to light up my home" said Mr Kamanga
A retired long distance driver, Mr Kamanga had used his retirement package to power his home. Ishumael linked him to an SNV approved company, that supplied him with solar panels, ten LED lights, batteries and all the other necessary accessories.

People in the neighborhood and others driving past, always stop to find out where I got the solar system and who installed it for me.

This means more customers for Ishumael. He was also excited that a Solar fair will be held in his area to coincide with the District Agricultural Show which is expected to bring all communities from all the wards in the area. Ishumael has already installed two other similar solar systems for other homes in the areas. He is a aggressive when it comes to marketing, but has a tender heart when confronted with poor quality products and when people rip off his potential clients.
Participating in the project has been an eye opener to me. As a youth that was unemployed and doing nothing I can tell you that I am employed right now. After the training in solar technology and linkages to companies I set out to market solar products in my community. The skills I had been equipped with gave me self-belief and a boost in confidence. Even though I had run a small vegetable vending venture in the past, employing the skills that I received during training made me realise impressive results.

I challenged myself that I shall be successful in my entrepreneurial endeavour. The first thing that I had to do was to let people know about my business. I did posters and placed them at our local shopping centre to let the community know that I can install solar systems and I was also into retail small lanterns for lighting. I asked the Councillor to formally introduce me and give me an opportunity to address the community on solar at gatherings. I did not stop at this, I even went door to door marketing my business.
It has not been easy but I can tell you this aggression in my marketing has paid dividends. I am now known for solar, something that has earned me a nickname “solar boy”.

My business has been well received by the community. Having started off with solar lighting kits, I have installed full home systems with solar panels, battery, inverter and charge controllers. I have managed to sell over 35 solar lanterns and installed five home systems. Over the past 4 months I have been earning average of $150 per month. The only thing that I can say is I am now employed right now

-Mabandla Mdhluli from Somambhula in Gweru
Shatbury in control

Agronomists enhanced our volumetric and qualitative requirements. In the past we made several attempts but failed. Through the stakeholder dialogues and exchange visits we got to understand the groundnuts industry more.

Shatbury Pvt Ltd, a horticultural Enterprise faced challenges in ensuring a consistent supply of quality raw nuts for its roasted ground nut business. A scattered producer base with small volumes was difficult to coordinate. Buying from Mbare offered volume but nuts came from all corners of Zimbabwe with huge variation in standards.

The Oil Seeds team from SNV’s RARP-CSF programme worked with Shatbury to provide a combination of interventions such as expert agronomy advice direct to producer groups on site to improve production practices and quality awareness, as well as links to financing to enable farmers access right inputs. In addition, SNV collaborated with the Department of Research and Specialist Services to provide training on Aflatoxins to farmers.
I spent two weeks reciting the word. Aflatoxin is what has helped us realise the quality we had vividly imagined.

Today Shatbury produces quality ground nuts under the brand name “1st Choice” sold through wholesale outlets such as Metro Peach.
I now realize that the farmers in our group can attract a market if we bulk our quality produce, since buyers are concerned about volumes of available crops.

Fifty-two year old Emilia Muketiw leads a groundnut producer group Mudzimai Wanhasi in Gokwe South District. Working with SNV, the group has developed sound agronomy practices and have better awareness of the groundnut market and buyer requirements. Strong relationships with buyers are also important – Shatbury provides support in the form of shelling machines. Emilia’s group has increased their average yield from 300kg shelled nuts per hectare to 700kgs – 150%. Group members also get a better price if they delivered to buyers themselves.

Emilia says she can now pay for children’s education, transportation, and health care. The group is exploring opportunities to invest in new crops.
New hope with sesame contract farming in Chiredze

There is nothing as good as growing a crop with an assured market.

Forty two year old Gideon Mutapurwa, a smallholder farmer in ward 2 in Chimene, Chiredzi district of Masvingo Province, is an example of a smallholder farmer who has managed to attain food security and improve his income through a sesame contract farming arrangement with sesame buying company Sidella, with support from SNV. The 3kg of sesame seed planted on 1 hectare produced 0.75 tons which he sold to Sidella at 0.8c/kg for a total of $600.

SNV supports both Sidella and farmer groups to develop strong and fair business relationships that assure wins for both sides. Investment on both sides pays off.

I am planning to build my residential stand in Chiredzi which I had just acquired from my production through the Shine plus Housing Co-operative, in the previous years it has been difficult to build as we could sell our cotton at very low prices and buy maize for food, now comes sesame with very good dollar returns which allows us to buy food as well as building materials.
Renewed confidence in Soya bean

I now have renewed confidence in soya bean production. The contract farming deal brokered by SNV provides me with inputs and a guaranteed market.

Betty Gora has been growing soya bean, maize and ground nuts for more than two decades in Matekenya village in Guruve, Mashonaland Central Province. Her income from Soya Bean changed dramatically in the 2014-2015 season when she was linked to UNTU a micro finance provide and IETC a major oilseed buyer. With a contract package worth $184.00, she harvested 1.5 tons which she sold for US$1000.00 to IETC; double what she previously earned.

Consultants from SNV and Agronomists from SEEDCO Helped Gora choose the right seed variety, time planting, and use of appropriate fertilizer rates and weed control. One hundred and thirty farmers have been contracted in Guruve and a credit worth 25,656.00 was availed through this arrangement. Eighty two hectares were planted to soya bean in Guruve with an average yield of 2.5t/ha being achieved.
Flying the small-holder flag in Berlin

In 2014, Mrs. Rudo Ratchel Nyamapfeni, a Honde Valley tea farmer was the No.1 UTZ certified small holder producer at 51.957 tonnes of green leaf tea supplied to Eastern Highlands Plantion. She was invited to the 2015 Global Sustainability Standards Conference in Berlin, Germany

I had a valuable experience in Berlin, Germany and learned a lot in our commitment to sustainability and stewardship of our natural resources and tea heritage in Zimbabwe. After sharing my experience with fellow farmers, the zeal to smash the record again and again grew. This year, 1,056 tea farmers will definitely be certified, thanks to SNV.

Mr. Muzvidzw from Honde Valley Smallholder Development Company, an intermediary between farmers and EHPL commented,

Ever-since the RSAPZ project, implemented by SNV and World Vision on tea revitalisation, tea production started to increase gradually.
One of the ways in which SNV promotes ‘green value chains’ is through certification. In 2014, 700 tea farmers in Honde valley qualified for both UTZ and Rainforest Alliance certification, paving the way for premium prices and new markets. SNV also supports vegetable growers with organic certification, and access to high value markets thereafter. Sustainable farming and processing methods are promoted across all SNV value chains.

But with this new UTZ and Rainforest Alliance certification drive coupled with mechanisation efforts by SNV through Ford Foundation funding, there has been a huge surge in production as farmer gain lost hope in tea and commence tea field revival.
Agriculture

First attempt at commercial production

Failing to earn even a dollar per day is sinning against God

says Amai Pamela Chadzimira, horticulture farmer and group secretary. Her producer group has improved margins by 30% simply by weighing produce, keeping better records and more accurate calculations of profit and loss. The horticulture producer group has been working with SNV and Shurugwi partners on a Farming as a Business (Faab) programme and market linkages. The project was the first of its kind to introduce commercial horticultural contract farming in the area.
Instead of last year’s 600-800kg/ha and a road market price of $0.80/kg for sugar beans, I realised 1,200kg and a net profit of $1,270 as I was paid $1.75/kg of seed sugarbeans. I made more money and learnt new production practices, thanks to SNV and National Tested Seeds - Mr. Nyamandwe of Badzaharinyepi Association in ward 11 of Mutasa district, Manicaland.

SNV worked with two seed houses Pannar and National Tested Seed (NTS), to offer horticulture farmers the unique opportunity to participate and benefit from developing seed production systems. A total of 162 farmers from 4 associations namely Badzaharinyepi, Chipendeke, Muriganzara and Highlands; were contracted by National Tested Seed in seed sugarbean production, whilst, 247 farmers from Rimatigute and Kuguta Kushanda associations in Nyanga and Mutasa districts were contracted by Pannar to grow PAN 148 seed sugar beans on 49.4ha. In the 2013/14 season, all the seeds produced by the contracted farmers’ seed were certified and marketed by the two seed houses (Pannar and NTS) as seed sugarbeans.
Doing business at Nhededziwa Growth Point

The Matching Grant Facility has helped expand my business and earn more income due to improvement in the technology that I used. I now realise more sales and my maize purchases to farmers have increased. I also provide maize threshing services to surrounding smallholder farmers using the maize thresher I bought through the matching grant fund. Increased income was used to build a kraal for my cattle, a maize storage facility, reinvest and diversify into horticulture (cabbage farming) and even to diversify into tourism.

Lameck Bvurere had been a businessman at Nhededziwa growth point for many years but his milling business lacked production efficiency with insufficient grain from farmers who in turn, lacked the threshing technology to increase volumes.
SNV is supported by DANIDA to provide carefully targeted “Matching Grants” to business who are assessed through a Due Diligence process in partnership with Deloitte. Grantees also benefit from coaching, business linkages and capacity development to improve the net impact of investing the grants.

The matching grant has made my profits rise thorough improved production and increase in sales from my milling company. I sold the packaged mealie meal in my grocery shops at Nhodziwa, Wengezi and Nyanyadzi Growth points. The increased profits enabled me to invest into tourism and I am constructing nice lodges at Nhodziwa growth point. The standard of living of my family has improved.

The smiling Mr Bvurere added,
Gogo Mamoyo goes commercial

Ngiyathaba kakhulu ukuba lale imbuzi okuthiwa yi-Boer, izakwandisa imbuzi zami njalo iguqule isimo sazo. Khangela isibaya sami - I am so thrilled to own a Boer goat which will increase my herd and improve the quality of my goats. Look at my new goat kraal

Smallholder goat farming in Gwanda is usually characterised by sub-optimal production and veterinary practices, weak bargaining power and of access to fair and well organised markets.

Michview Enterprises, a goat trading & breeding company, received market development support through the SNV-DANIDA Matching Grants Facility resulting in the formation and training of 300 goat farmers into collective marketing groups. Farmers received technical training in Boer goat management leading to a 48% increase in slaughter stock and 101% in breeding stock. Michview also upgraded its website and purchased a delivery truck which substantially reduced transportation costs.

Ten farmers in Gwanda are now considered as excellent breeders – Gogo Mamoyo is one of them.
Without the Matching Grant Michview would not have attained its achievements in asset growth, increased income and market competitiveness. We would not have managed to reach the more than 500 smallholder goat farmers who we now work closely with. We are now able to train these farmers and capacitate them to improve goat management and to know what the market requires.

Mr Lindani Ncube, the proprietor of Michview
Mr. Eggs Asima, the Gwanda Abattoir operator has expanded his business from just being an abattoir to providing, pen feeding, butchery and restaurant services to communities in Gwanda.

The proud Proprietor, showing a calf to smallholder cattle producers at the abattoir says:

"We are very happy with SNV’s Matching Grants intervention for it has enabled us to create value addition. Being able to do cattle production and provide processed meat at the same time availing abattoir services and restaurant services to the community would not have been attainable. Our smallholder cattle farmers are very happy as our demand for cattle has risen."
Thriving on the shores of Lake Kariba

Matching Grants support means that Chunga Fishing co-operative now has an increase of 70% in sales volumes, breaking even for the first time and looking forward to paying dividends soon. The cooperative supports 13 households through its kapenta business employing members and others from the community in Binga. Doing this with one boat was a nightmare. The co-operative was operating at a loss and the high repair costs did not make it any better. With a credible business plan they initially purchased two fishing boats with the injection of funds from the Grants Facility. Profits from this investment bought a third boat. With four boats the cooperative is confident of growing and sustaining he livelihood’s and wellbeing of their member families. Through the Technical Assistance window of the Matching Grants Facility, the cooperative also receives automotive training for its members, provided by Speciss College of Bulawayo.

“The purchase of the two boats have been life changing for us. Now I can feed my family and even invest money.”
Mr Kademba, Chairman of Chunga Co-operative
A vital link for small holders – Agro dealers are more than input suppliers

Hungoidza Enterprises, a family owned Agro Dealer, serves three wards and about 1,500 farming households in Chivi Districts. Working with SNV and its network of Local Capacity Builders, the Hungoidza family has grown its business through trustful relation with wholesalers like Pote, Seedco and Panaar for consignment stock and credit lines. Access to business finance was brokered through Micro King. In 2013, Hungoidza Enterprises sold maize seed worth $30,000 from Seedco and seeds worth $17,000 from Panaar Seeds. Support from SNV includes coaching, feedback and business management skills training.

Hungoidza Enterprises goes well beyond input supply to actively support and empower women from the local community by encouraging them to undertake chicken farming and supporting with inputs and advice. This of course has a win-win effect for both sides.
Input supply need not be high risk

In a fragile economy, supplying consignment stock to agro dealers is risky business for wholesalers. Many wholesalers have scaled down consignment arrangements or closed the facility completely. A trial solution brokered between Pote Wholesalers in Zvishavane and Chivi Agro Dealers Association has led to the establishment of a Credit Guarantee Scheme collectively funded by the Association and put forward as security against potential default by one of their members. This improves trust and paves the way for agro dealers registered with the Chivi Association to enter into consignment stock arrangements with Pote and other wholesalers.

SNV works with a network of over 1,200 Agro Dealers across Zimbabwe and supports the formation and functioning of Agro Dealer Associations at District, Provincial and National Level.
They now understand

"With the boys it was as if we had some kind of a disease or something when you are on a period but the coming of the program changed so many things. We now have boys in the health club who also help us in sewing rump pads!,

They now understand, they respect us because they now know having your menstrual cycle is an important thing, it is actually a gift from God. I am very happy to have benefited from such a program. I am free and more confident about myself now and I just hope every girl out there can also get the kind of knowledge I got.

-Gugulethu Mukombe

SNV’s Girls in Control (GiC) project addresses Menstrual Hygiene Management reaching over 2,000 school girls and boys in Masvingo District. The project effectively combines awareness raising and advocacy with developing a supply chain for reusable sanitary ware, and provision of girl-friendly WASH facilities in schools. In addition, existing School Health Clubs are used as hubs where both boys and girls address issues of stigma and understand the gender-biased taboos that underpin unacceptable MHM practices.
You say there is stigma, but the stigma is us. The taboos are us. Should we continue calling menstruation a taboo, whilst some experts are saying there is a problem?

-Chief Musara is a Traditional Leader who plays a key role as ambassador for Menstrual Hygiene Management in Masvingo.
Privacy & dignity – School Development Committees show leadership

In Lutsha area, Nkayi, men in the community, including the Village Head and the Councillor are actively involved in making reusable menstrual pads (RUMPs). Explaining this unusual situation, Ms Sibanda, School Matron, explain that this is because the School Development Committee (SDC) had found a way of mobilising political support for school activities. This is done by having the Councillor, Kraal Head and Village Head sitting as ex-officio members in the SDC. This way, the Councillor, Kraal Head and Village Head become part and parcel of decisions that the committee makes. Discussions increase awareness, acceptance and commitment. The Councillor has been active in mobilising resources for the IGATE project, a multi-agency partnership led by World Vision with SNV as a key partner. Lutsha Primary School now acquires its own supplies for local production of RUMPs from community resource mobilisation, ensuring full access for girls at school.
Feedlots for business

The calving rate of my cattle has improved. In 2012 I had 9 calves, in 2013 I had 10 calves but in 2014 it nearly doubled to 19 calves. I strongly attribute this change to the availability of survival feed. I have noticed that my bull performs better now because it is healthy even the calves that are being born now are healthy and they mature faster.

In response to the well-known challenges faced by rural livestock small holders, SNV brokered a unique partnership with a farmers association, FAO and an abattoir to adapt and extend the concept of pen feeding to a ‘Feedlot for business’ model. The partnership resulted in livestock farmers not only pooling animals in feedlots but also having access to adequate handling infrastructure; water supply and feed troughs at each site. Participating farmers and households also had access to technical advice on selection of suitable stocks; information on recommended animal health practices and crucially, secured input supply on credit (from Agrifoods) for cattle feed. There was also supplementary feed for breeding herd at home. Medicines, transport and labour was available on credit, payable upon selling of the animal. SNV also worked with Local Capacity Builders to train feedlot farmers on Farming as a Business (FaaB).
We used to send our cattle to the abattoirs in any state but after training we realized that it would be better to pen feed them before taking to the abattoir. Now I am able to sell cattle at prices of $900 a beast or more, quadruple the $200 we fetched during the dry months when most of our livestock were thin.

Treasurer, Haldane Feedlot Committee.

Farmers voluntarily brought their cattle to the community feedlot for pen-feeding with three benefit options:

(i) feed-and-slaughter or
(ii) pledge-feed-and-slaughter.
Inclusive Bananas

With increasing contribution of smallholder farmers in production, it became easy to believe in the possibility of reaching a throughput of 50,000 tons/year. We have done business worth $500,000.

Senior manager at Matanuska

Matanuska met SNV at a time when it was struggling to meet supply commitments to both local and export markets. SNV proposed an Inclusive Business (IB) approach where Matanuska could include small holder producers as suppliers.

Though Matanuska had no experience of engaging with the smallholder community, it was open to this with support from SNV and in collaboration with FAO. Farmers were supported to adopt appropriate varieties, production practices and quality standards. Matanuska grew to understand and respond to small holder suppliers as part of its business model. Trust on both sides paid off. The proposition had clear economic benefits on both sides. With half a hectare some farmers earned a net income of $400 per month from bananas, up from $25 before the project.
During the peak period of the banana season I harvest 3 times in a month. With each harvest I get between $250 and $600. I am now thinking of employing people full time because I want to expand and I cannot do it on my own.

Mai Simanga, banana farmer and member of Mupangwa producer group.

Honde valley banana farmers continue to perform well years after the project.
RARP — a story of adaptation and scale

From a simple Rural Agro-dealer Restocking Project in 2009, RARP has evolved and expanded over time to become SNV Zimbabwe’s flagship Agriculture Programme in partnership with DANIDA. While agro-dealer restocking has remained at the heart of the programme with a current network of more than 1,200 agro-dealers nationwide, RARP has become a multi-component programme with a reach of over 260,000 farming households. RARP highlights include:

- UTZ and Rainforest Alliance Certification of more than 700 smallholder tea farmers in Zimbabwe
- Pioneering development of the Sesame value chain in the traditionally cotton growing areas offering farmers an alternative crop and improving their resilience to shocks
- Successful Inclusive Business linkages for irrigation schemes with successful organic certification of 116 farmers supplying buyers such as Servco and supermarkets.
- Innovative Matching Grants Facility targeted at SMEs in specific value chains in combination with coaching.
- E-transaction platform for agro-dealers (pilot in test stage)
- Credit guarantee facility for agro-dealers (pilot)
- E-extension pilot in collaboration with Esoko.
- Financing models including ZADT concept
SNV is proud to be one of the co-founders of the Zimbabwe Agriculture Development Trust (ZADT), a key player in sustainable and inclusive financing of Agro-SMEs who incorporate smallholder farmers in their business models. The concept for ZADT grew from the SNV-DANIDA RARP programme and evolved into a unique multi-partner initiative including HIVOS, DFID, SNV and DANIDA.

ZADT manages a loan fund of over $30m and works through leading banks in Zimbabwe to roll out loan facilities to qualifying SMEs. Examples of impactful lending include:

- A banana producing and marketing company in Zimbabwe secured $200,000 through FBC and supported its 1000 contracted farmers to diversify banana farming to include sugar beans.
- A fertiliser manufacturing company that focuses on the production of organic fertilisers. It is also a distributor of top dressing fertilisers, agro-chemicals and seeds. The company through ZADT secured a loan of $200,000 through NMB enabling them to place stocks of agricultural inputs with 160 rural shops and afford farmers doorstep access to inputs.
- An agro-dealership shop in Raffingora, accessed a loan of $40,000 by FBC to stock agricultural inputs. Besides selling directly to farmers in the community, the shop also supplies smaller shops in the area, doubling as a mini wholesaler.
SNV Netherlands Development Organisation

Zimbabwe Contacts

Harare Office (Country Office)
14 Natal Road, Belgravia
P.O Box CY156, Causeway
Harare, Zimbabwe
Tel +263 4707750/66/69
Cell +263 772 124 121/2;
(0)772 169 043, (0)772 419 127

zimbabwe@snvworld.org
Website: www.snvworld.org/Zimbabwe
@SNVZimbabwe