



**IFAD  
and the  
EUROPEAN  
UNION**

**Partnering to transform rural realities**



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### **Acknowledgements**

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# Acronyms

ABC Fund	Agribusiness Capital Fund
ACP	Africa, Caribbean and Pacific
agri-SMEs	agricultural small and medium-sized enterprises
ASALs	arid and semi-arid lands
ARM	agricultural risk management
AUDA-NEPAD	African Union Development Agency-New Partnership for Africa's Development
CAADP	Comprehensive Africa Agriculture Development Programme
DeSIRA	Development of Smart Innovation through Research in Agriculture
CGIAR	Consultative Group for International Agricultural Research
EU	European Union
FARMS	Facility for Refugees, Migrants, Forced Displacement and Rural Stability
FAO	Food and Agriculture Organization of the United Nations
FFR	Financing Facility for Remittances
FO4ACP	Farmers' Organizations for Africa, Caribbean and Pacific
GTA	gender-transformative approach
IFAD12	Twelfth Replenishment of IFAD's Resources
JP GTA	Joint Programme on Gender Transformative Approaches for Food Security and Nutrition
KCEP-CRAL	Kenya Cereal Enhancement Programme – Climate-Resilient Agricultural Livelihoods Window
KENAFF	Kenya National Farmers' Federation
MTCP	Medium-term Cooperation Programme with Farmers' Organizations in Asia and the Pacific
PARM	Platform for Agricultural Risk Management
RBA	Rome-based agencies
SCA	savings and credit association
SDG	Sustainable Development Goal
SFOAP	Support to Farmers' Organizations in Africa Programme
SMEs	small and medium-sized enterprises
WFP	World Food Programme



# Foreword

As set out in the 2030 Agenda, it is only by working together that we can tackle the pressing challenges the world is currently facing. Food and agriculture are at the heart of many of these challenges. Rural poverty, hunger and malnutrition have been on the rise, aggravated by the effects of the COVID-19 pandemic.

Conflict, climate change effects, and economic downturns are slowing down progress, particularly where inequality is high. The 2021 United Nations Food Systems Summit emphasized that transforming food systems is essential to achieve food security, improve nutrition and put healthy diets within reach of all. The summit triggered a range of initiatives that provide encouraging perspectives and offer opportunities for sustainable change, benefiting current and future generations. Moreover, both the COVID-19 pandemic and the Food Systems Summit have shown the need for and the value of international partnerships and multilateral action.

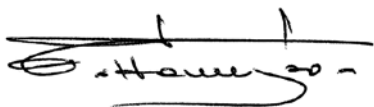
According to IFAD's Rural Development Report 2021, food systems transformation is inextricably linked with efforts to eradicate hunger and poverty. Most of the world's poor people live in rural areas and, for them, agriculture is a major source of employment, income and food. Three billion people living on small-scale farms in low- and middle-income countries produce around a third of the global food supply. The Farm to Fork Strategy provides the EU's long-term framework for sustainable food systems change within the EU and inspires the EU's international cooperation efforts.

The EU and IFAD recognize the importance of food systems transformation and of not leaving rural people behind. We have been working together for over 15 years, investing in rural areas, and the EU has contributed about EUR 660 million to IFAD-supported initiatives across the world.

The EU-IFAD partnership covers several areas of cooperation, including fostering the potential of farmers and their organizations and innovative rural financing models. The partnership has built the capacities of farmers' organizations in Africa and Asia to provide their members with access to finance, agricultural inputs and a voice in policymaking processes. In terms of innovative finance, the EU and IFAD have developed, with other partners, the Agribusiness Capital (ABC) Fund, which provides much smaller loans than other funds. Furthermore, the EU and IFAD are mobilizing the massive potential of migrants' remittances for rural development through the Financing Facility for Remittances.



As the EU and IFAD are discussing their future agenda together through a renewed Strategic Dialogue, this is a timely reporting of our joint activities and achievements, which we look forward to building upon in order to transform rural realities on the scale that is needed.



**Gilbert F. Houngbo**  
*President*  
*International Fund*  
*for Agricultural Development*



**Jutta Urpilainen**  
*Commissioner,*  
*International Partnerships*  
*European Commission*



# Key messages

- 1. STRATEGIC VISION.** IFAD and the European Union (EU) share **strategic priorities** as set out in the EU's Green Deal and Farm to Fork Strategy (2020) and the European Consensus on Development (2017), and in IFAD's fifth Strategic Framework (2016-2025) and its ambitious agenda for the Twelfth Replenishment of IFAD's Resources (IFAD12). These include a focus on Sustainable Development Goals (SDGs) related to **poverty, hunger and food security, gender equality, youth, decent employment, migration, climate and biodiversity**.
- 2. INNOVATION.** For over 15 years, the EU-IFAD partnership has been characterized by a shared drive to **scale up innovative models that deliver measurable impacts** on the ground. From systematic and sustained support for farmers' organizations to expanding the potential of remittances for development and innovative public-private financing models, such as the Agribusiness Capital (ABC) Fund for rural entrepreneurs in Africa, the EU-IFAD joint actions have been breaking new ground from the start. This drive for innovation has profoundly impacted IFAD's model in the private sector, as well as farmer engagement.
- 3. SCALE.** The EU-IFAD partnership today spans the entire globe. Since 2006, the EU has provided more than **EUR 660 million**<sup>1</sup> in financing to IFAD. Moreover, EU Member States' contributions during IFAD12 account for almost half of all the pledges received by January 2022.<sup>2</sup> The EU and IFAD join voices to scale up impacts through high-level **advocacy** for increased investment in the world's smallholders, and for **policy engagement** in priority areas at the country level.

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<sup>1</sup> US\$765 million as of November 2021 (source: InforEuro). Note that figures in this report are given in the currency of the original agreement and the EUR/US\$ equivalent is given in footnotes.

<sup>2</sup> EU Member States' contributions during IFAD12 account for US\$547.5 million (EUR 472.27 million as of November 2021 – source: InforEuro), which equates to 45.5 per cent of pledges received by January 2022.



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## Part A: Introduction

### **The European Union – a leading international partner for sustainable global change**

The European Union (EU) today is a major partner for developing countries across the world. Its engagement with countries spans trade, political, human rights, climate and environmental issues. It works with partner countries through a wide range of mechanisms ranging from policy dialogue to achieve global goals and national priorities, to financing development initiatives.

The EU and its Member States provide over half of all global development aid and the EU itself is the largest development cooperation donor in the world. The Neighbourhood, Development and International Cooperation Instrument, agreed in December 2020, is a single, streamlined cooperation financing tool to deliver on priorities.

#### **EU Neighbourhood, Development and International Cooperation Instrument in a nutshell**

- EUR 79,462 million (US\$92,120 million) 2021-2027.
- Three pillars:
  - Geographical (sub-Saharan Africa, Asia and the Pacific, Americas and the Caribbean, European Neighbourhood).
  - Thematic (Sustainable Development Goals, including climate change, migration, gender and social inclusion).
  - Rapid response (crisis management, conflict prevention and peacebuilding).

### **IFAD's comparative advantage in rural transformation**

As the only specialized global development organization exclusively focused on transforming agriculture, rural economies and food systems, IFAD invests in the millions of people who are most at risk of being left behind, yet who are at the heart of sustainable food production for the planet and tackling climate change: poor, small-scale food producers, women, young people and other vulnerable groups living in rural areas.

IFAD's fifth Strategic Framework (2016-2025) and its ambitious agenda for the Twelfth Replenishment of IFAD's Resources (IFAD12) (2022-2024) set out IFAD's contribution to the 2030 Agenda for Sustainable Development (Agenda 2030) through three strategic objectives: (i) increasing the productive capacity of poor rural people, (ii) increasing their benefits from market participation, and (iii) strengthening the environmental sustainability and climate resilience of their economic activities. IFAD is working towards these objectives by mobilizing and leveraging substantially greater investment in rural areas, strengthening the quality of countries' rural development programmes and sharpening IFAD's efficiency to deliver results in a more cost-effective way.

## IFAD and the EU – a strategic international partnership based on a shared vision

The EU-IFAD partnership began in September 2004, when the European Commission and IFAD signed a Financial and Administrative Framework Agreement. In 2021, the EU-IFAD collaboration portfolio totalled approximately EUR 288.3 million.<sup>3</sup> The partnership is underpinned by a shared vision; IFAD's mandate means that it is closely aligned with EU priorities and with the Sustainable Development Goals (SDGs) relating to eradicating poverty and hunger, reducing inequalities, climate action and protecting the natural environment, decent work and economic growth, and gender equality. The EU and IFAD also share a focus on Africa: 50 per cent of IFAD donor contributions will go to sub-Saharan Africa in IFAD12, contributing to EU priorities in Africa.

### Sustainable agrifood systems, poverty

**EU action.** The EU supports the global transition to sustainable agrifood systems, in line with the **EU Farm to Fork Strategy** (2020) and the SDGs. This includes cooperation with Africa, neighbours and other partners to address specific challenges through integrated responses benefiting people, nature and economic growth. The EU also continues to support food research and innovation, with particular reference to climate change adaptation and mitigation.



### The EU Farm to Fork Strategy<sup>4</sup>

Aims to accelerate a transition to a sustainable food system that:

- Has a neutral or positive environmental impact.
- Helps to mitigate climate change and adapt to its impacts.
- Reverses the loss of biodiversity.
- Ensures food security, nutrition and public health, making sure that everyone has access to sufficient, safe, nutritious, sustainable food.
- Preserves affordability of food while generating fairer economic returns, fostering competitiveness and promoting fair trade.



3 US\$334.23 million as of November 2021 (source: InforEuro).

4 [https://ec.europa.eu/food/horizontal-topics/farm-fork-strategy\\_en](https://ec.europa.eu/food/horizontal-topics/farm-fork-strategy_en).



**IFAD action.** In line with IFAD’s mandate, IFAD works to catalyse country and global progress towards the following overarching goal: rural people overcoming poverty and achieving food security through remunerative, sustainable and resilient livelihoods. IFAD is aiming to increase the incomes of 40 million rural people annually by 2030, and to reach 140 million people in IFAD12.<sup>5</sup> In addition, IFAD will ensure that 100 per cent of donor contributions go to low-income and lower-middle-income countries and increase the proportion of nutrition-sensitive projects from 50 per cent to 60 per cent of the portfolio.



### Climate change, environment and energy

**EU action.** The EU strives to achieve the goals of the Paris Agreement by promoting ambitious climate action in multilateral forums and through bilateral cooperation with countries outside the EU. The EU is also a top provider of international climate finance to support developing countries in their efforts to tackle climate change. Since 2013, Europe has more than doubled the financing raised to help developing countries mitigate and adapt to the impact of climate change. The **European Green Deal**<sup>6</sup> is an ambitious set of climate and environmental packages, including the **EU Biodiversity Strategy for 2030**,<sup>7</sup> through which the EU, together with its partners, aims to address environmental challenges and to put into practice ambitious climate, environment and energy policies across the world.

5 As set out in the report on IFAD12 consultations. <https://webapps.ifad.org/members/gc/44/docs/GC-44-L-6-Rev-1.pdf>.

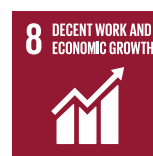
6 Read more at [https://ec.europa.eu/info/strategy/priorities-2019-2024/european-green-deal\\_en](https://ec.europa.eu/info/strategy/priorities-2019-2024/european-green-deal_en).

7 Read more at [https://ec.europa.eu/environment/strategy/biodiversity-strategy-2030\\_en](https://ec.europa.eu/environment/strategy/biodiversity-strategy-2030_en).

**IFAD action.** IFAD supports enhanced resilience of smallholder farmers and rural communities to environmental degradation and climate change impacts – this includes supporting their access to environmental services, such as water and agrobiodiversity, and helping to preserve such services. IFAD has set a climate finance target of 40 per cent of its programme of loans and grants, including the Enhanced Adaptation for Smallholder Agriculture Programme. Its updated **Social, Environmental and Climate Assessment Procedures (SECAP)** will support this target, as will an upcoming biodiversity strategy and specific agrobiodiversity initiatives. As set out in IFAD’s **Strategy and Action Plan on Environment and Climate Change 2019-2025**,<sup>8</sup> IFAD works towards the following outcomes: (i) governments are increasingly effective in integrating environment and climate change into smallholder agriculture and other rural development policies and programmes; (ii) IFAD has what it needs to fully support governments; (iii) IFAD investments contribute to the generation of environmental assets and services, and global public goods, that make the livelihoods of poor rural people more prosperous and resilient, and IFAD’s own operations more environmentally sustainable; and (iv) IFAD becomes a global leader in generating knowledge on managing sustainable rural livelihoods – enabling IFAD to play a greater advocacy role in supporting global efforts to build a healthy planet. See the case studies in Part B for examples of how the EU-IFAD partnership is supporting enhanced resilience of smallholders in different ways.

### Equality, inclusion and decent work

**EU action.** Social inclusion (gender equality, youth employment, decent work and migration) continues to be a priority for the EU. The third **Action Plan on Gender Equality and Women’s Empowerment in External Action 2021-2025 (GAP III)** aims to accelerate progress on empowering women and girls through transformative and intersectional approaches that address the structural causes of gender inequality.<sup>9</sup> For instance, in 2019, 64.25 per cent of all new projects had gender equality as one of their objectives, and the plan aims for 85 per cent of all new external actions to contribute to gender equality and promote women’s empowerment by 2025. As stressed in the recent **Council Conclusions on Youth in External Action**,<sup>10</sup> investing in (and working with) youth is critical to building stronger, more legitimate, peaceful and democratic societies. The EU also promotes fair trade and decent work, for example, by helping partner countries address informal work and by helping their efforts to end child labour, close the gender pay gap and create more quality jobs for their growing workforces.<sup>11</sup>



8 IFAD Strategy and Action Plan on Environment and Climate Change 2019-2025.

9 Read more at: [https://eeas.europa.eu/headquarters/headquarters-homepage/89112/gender-action-plan-iii-towards-gender-equal-world\\_en](https://eeas.europa.eu/headquarters/headquarters-homepage/89112/gender-action-plan-iii-towards-gender-equal-world_en).

10 Read more at: <https://www.consilium.europa.eu/en/press/press-releases/2020/06/08/youth-in-external-action-council-adopts-conclusions/>.

11 Read more at: [https://ec.europa.eu/international-partnerships/sdg/decent-work-and-economic-growth\\_en](https://ec.europa.eu/international-partnerships/sdg/decent-work-and-economic-growth_en).

It recognizes that migrants are significant drivers of the global economy, particularly through their remittances. EU support to countries includes tackling the root causes of irregular migration and harnessing the benefits, including through the engagement of diasporas, and working with private sector partners.<sup>12</sup>

**IFAD action.** IFAD's Policy on Gender Equality and Women's Empowerment (2012), Rural Youth Action Plan (2019-2021) and Policy on Engagement with Indigenous Peoples (2009) set out clear goals and actions, and its overarching targeting policy (Reaching the Rural Poor: IFAD Policy on Targeting, 2008) provides the basis for IFAD's action to reduce rural inequalities. For example, in IFAD12, IFAD aims to deepen its impact on gender equality and women's empowerment, increase the proportion of gender-transformative projects from 25 per cent to 35 per cent, and ensure that 60 per cent of projects prioritize youth. With support from the EU, IFAD is also working to reduce the transaction costs of migrant remittances (SDG target 10.c). Furthermore, IFAD is building on its experience of engagement in countries with a fragile situation to update its strategy in IFAD12.



IFAD's contribution to the 2030 Agenda is acknowledged in the Addis Ababa Action Agenda adopted at the Third International Conference on Financing for Development in July 2015, which states: "We recognize the efforts of the International Fund for Agricultural Development in mobilizing investment to enable rural people living in poverty to improve their food security and nutrition, raise their incomes, and strengthen their resilience."

### Promoting partnerships

**EU action.** The EU works with international organizations, private bodies and EU Member States because this increases the reach and impact of its support. For example, the Team Europe approach<sup>13</sup> mobilized, until September 2021, over EUR 46 billion<sup>14</sup> to support partner countries in responding to the COVID-19 pandemic.<sup>15</sup> The partnership with IFAD is another example of how the EU scales up impact across the world; this partnership, in turn, leverages further funds from EU Member States and beyond, and has a history of innovative financing models. For example, the EU and IFAD are working to increase the volume of remittances to countries of origin (SDG target 17.3).

**IFAD action.** Transformation of rural areas will require mobilization and effective use of substantially increased levels of financial resources, encompassing both public expenditure and responsible private investment. IFAD has set a replenishment target of US\$1.55 billion<sup>16</sup> for IFAD12, an increase of 40 per cent; by December 2021, a record US\$1.16 billion<sup>17</sup>

12 Read more at: <https://www.consilium.europa.eu/media/24011/european-consensus-for-development-st09459en17.pdf>.

13 The Team Europe approach was born in the context of the COVID-19 pandemic and was initially conceived as a way to brand European collective support to partner countries in response to the pandemic. Yet it also responds to longer-term political trends and gives the EU and its Member States more visibility.

14 US\$53.25 billion as of November 2021 (source: InforEuro).

15 Read more at [https://reliefweb.int/sites/reliefweb.int/files/resources/Team\\_Europe\\_\\_\\_34\\_billion\\_disbursed\\_so\\_far\\_to\\_tackle\\_COVID-19\\_in\\_partner\\_countries.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/Team_Europe___34_billion_disbursed_so_far_to_tackle_COVID-19_in_partner_countries.pdf).

16 EUR 1.34 billion as of November 2021 (source: InforEuro).

17 EUR 1 billion as of November 2021 (source: InforEuro).



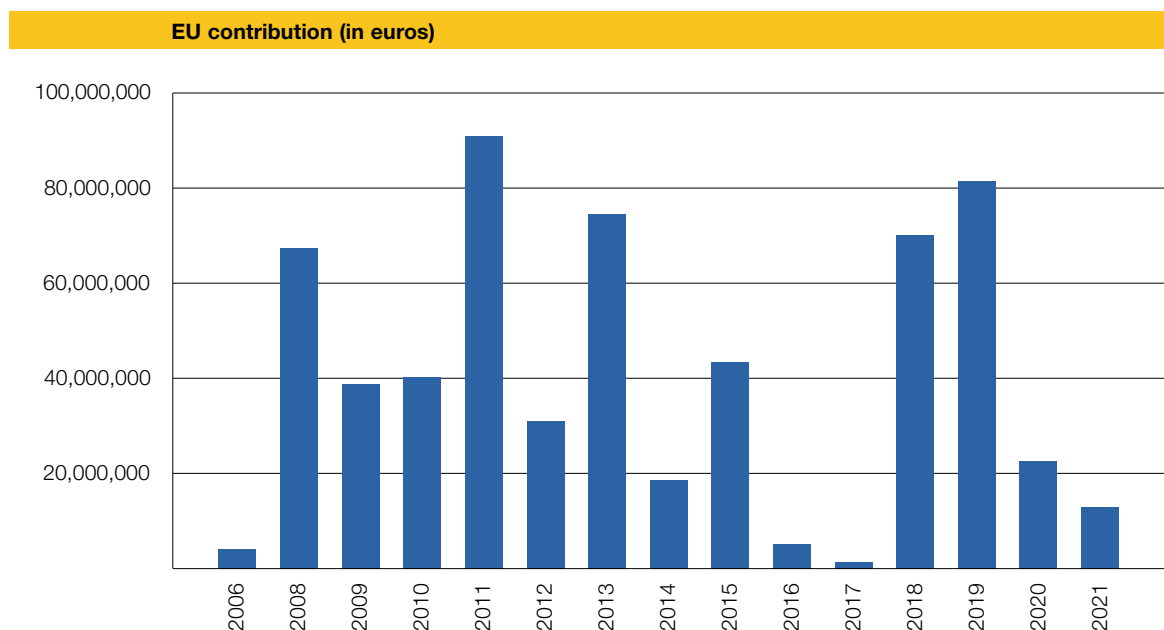
was already pledged. Dedicated strategies to engage with the private sector<sup>18</sup> and for sovereign borrowing,<sup>19</sup> including from EU Member States, are further examples of the multipronged strategy that IFAD is adopting to finance rural transformation. It is the first fund in the United Nations system to receive a public credit rating (AA+), which is also expected to boost resource mobilization.

### Key achievements

Since 2006, the EU has provided more than **EUR 660 million**<sup>20</sup> in financing to IFAD. The crucial injection of EU grant financing has enabled IFAD to scale up and mainstream successful ideas and innovations that have been tested through IFAD’s loan portfolio, and to explore new approaches or instruments for development, such as ways of partnering with the private sector. The funds invested have helped to extend the impact of IFAD investments and leverage more funds from other donors, including EU Member States and the private sector.

The EU contributions are reported by the year of the signature of the agreement. The negotiations for contribution agreements occur before the signature and can involve a lengthy negotiation process that is not taken into account in the table, so the figure appears to show major fluctuations across years.

**Figure 1** EU financing to IFAD from 2006 to 2021\*



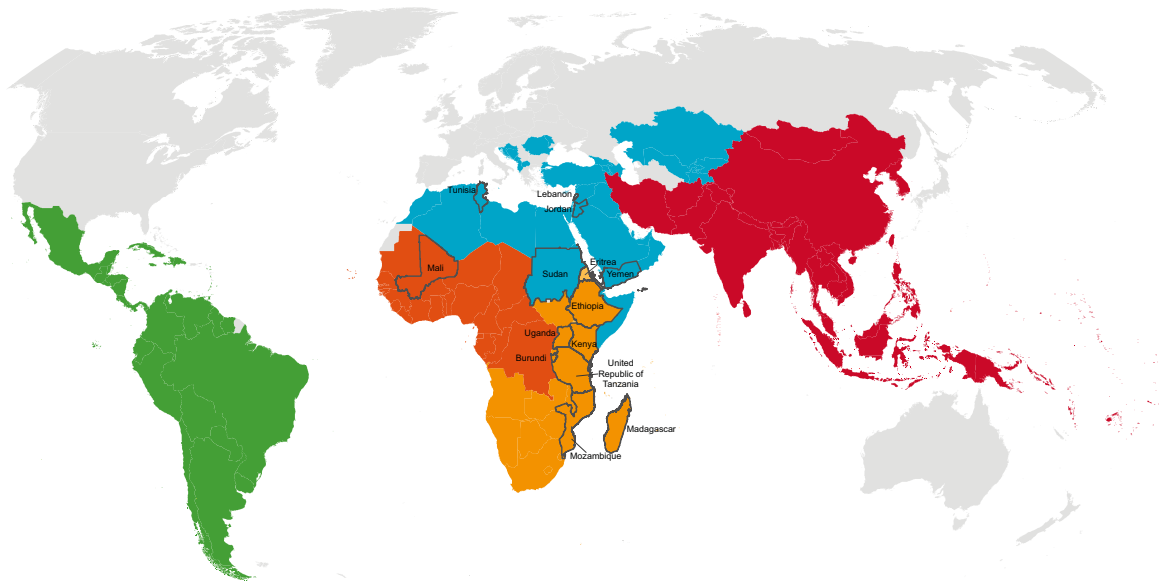
\* Contributions for 2021 may not be final. Contributions include direct and indirect costs, where direct costs consist of direct operational cost relating to specific inputs required to deliver an activity (e.g. project staff, material and equipment) and direct support costs (e.g. supervision and implementation support), and indirect costs are those that support the delivery of activities but are not directly associated with implementation (e.g. overheads for IFAD, financial and administrative activities, and 7 per cent in line with the Financial and Administrative Framework Agreement between the United Nations and the EU).

18 IFAD Private Sector Engagement Strategy 2019-2024. Supported by a new US\$200 million private sector financing programme.

19 IFAD, *Sovereign Borrowing Framework: Borrowing from Sovereign States and State-supported Institutions* (2015).

20 US\$765 million as of November 2021 (source: InforEuro).

## Number of IFAD projects funded by the EU: geographical coverage



In thematic terms, the partnership has evolved in five main programmatic areas:

1. Agricultural research with CGIAR (Consultative Group on International Agricultural Research)
2. Programmes to support farmers' organizations
3. Financial inclusion
4. Risk management
5. Migration and maximizing the impact of remittances.

### Agricultural research for development

Through seven grants to CGIAR, IFAD and the EU are backing research that may well provide the answer to future global food security needs, such as developing rice varieties that can thrive in the harshest conditions, including flooding, drought and soil salinity. The **Putting Research into Use for Nutrition, Sustainable Agriculture and Resilience (PRUNSAR)** programme is currently one of the most significant ongoing programmes, with a budget of EUR 30 million;<sup>21</sup> it has reached over 300,000 direct beneficiaries in over 25 countries across the world, many of whom report increased and better-quality production as a result – see Box 1 for an example. IFAD is also benefiting from the EU's **Development of Smart Innovation through Research**

<sup>21</sup> US\$34.78 million as of November 2021 (source: InforEuro).

in Agriculture (DeSIRA) initiative. The innovative approach is changing the way research has “traditionally” been done; farmers’ organizations are a key part of a multi-stakeholder approach to bring about a climate-relevant and sustainable transformation of agriculture and food systems in low- and middle-income countries. In IFAD, DeSIRA is providing EUR 30 million<sup>22</sup> to the **Comprehensive Africa Agriculture Development Programme (CAADP) ex-Pillar IV Africa Regional and Sub-regional Organizations for Agricultural Research and Innovation** project. In 2020, the project focused on identifying and initiating activities to improve the capacities of CAADP ex-Pillar IV organizations, to in turn support their national agricultural knowledge and innovation partners to transform agriculture and food systems, and to influence policy development through effective use of climate-relevant science, knowledge and innovation.

### Farmers’ organizations at the forefront of change

Since 2008, the EU and IFAD have been developing a strategic alliance in support of farmers’ organizations in order to harness their immense potential for collective action to improve livelihoods and for sustainable food production. Since 2009, the strategic alliance has mobilized over US\$70 million<sup>23</sup> in support of farmers’ organizations and grown to include other donors, such as the Swiss Agency for Development and Cooperation, and the French Government (Agence française de développement), and key technical partners such as AgriCord. It has also expanded its geographical scope; it started in Africa and now also works in the regions of Asia and the Pacific, and the Caribbean. The first EU-supported programme reached 52 million farmers through 68 national farmers’ organizations, 5 regional networks and the Pan-African Farmers’ Organization in 49 countries in Africa.<sup>24</sup>

#### Box 1 Boosting production in flood-based farming systems

The project Africa to Asia: Testing Adaptation in Flood-Based Farming Systems was implemented by the International Water Management Institute in Ethiopia, Kenya, Malawi, Pakistan, Uganda and Yemen. The goal of the project was to support flood-based farming systems, contribute to food and nutrition security, and build the resilience of local communities. It established and strengthened farmer and knowledge networks in Africa and Asia, trained farmers and professionals, and supported higher education programmes. The project also developed investment programmes and contributed to policy development in flood-based farming systems. It led to the following results:

- A 25 per cent increase in the agricultural productivity of communities living in areas with flood-based farming systems
- Improved farmer and knowledge networks – more than 50 networks with over 500 members per network were established in Afghanistan, Kenya, Malawi and Myanmar
- Investment proposals were developed in Pakistan and eastern Sudan
- In Afghanistan and Malawi, a road-water harvesting system was endorsed for scaling up by local authorities
- Training modules reached more than 4,000 farmers and hundreds of professionals and young professionals.

22 US\$34.78 million as of November 2021 (source: InforEuro).

23 EUR 60 million as of November 2021 (source: InforEuro).

24 IFAD, *Farmers’ Organizations in Africa. Support to Farmers’ Organizations in Africa Programme (SFOAP) – Main phase 2013-2018* (2018).

The successful activities, impact and lessons learned from this programme are now being scaled up through the **Farmers' Organizations for Africa, Caribbean and Pacific (FO4ACP) programme** (see the related case study in Part B). EU financing has also allowed IFAD to build on the work it has done in creating and managing the Farmers' Forum, and in supporting farmers' organizations and their networks as they make their voices heard and needs met, both regionally and nationally across the African continent.

#### Financial inclusion and financing rural entrepreneurs

Rural entrepreneurs often lack access to finance with which to develop their businesses; experts estimate that there is a US\$100 billion<sup>25</sup> gap in access to finance for agricultural small and medium-sized enterprises (agri-SMEs) in sub-Saharan Africa alone.<sup>26</sup> Nevertheless, potential investors often do not find it easy to identify investment opportunities. Currently, the EU-IFAD partnership is working on multiple inclusive finance initiatives and the EU contribution for three initiatives. For example, the **Agribusiness Capital (ABC) Fund** is a flagship and innovative impact fund that aims to mobilize EUR 200 million<sup>27</sup> from private and other investors over the next 10 years to boost rural entrepreneurship. See the case study of the ABC Fund in Part B.

#### Managing agricultural risks

Smallholders face considerable risks due to a myriad of factors from climate change to related price fluctuations, which threaten to undermine their hard-earned gains. The EU and IFAD support them and their governments through a number of initiatives, such as the **Platform for Agricultural Risk Management (PARM)**, an outcome initiative of the 2010-2012 G8-G20 discussions on agricultural growth and food security (see the related case study in Part B).

#### Migration and maximizing the potential of remittances

The EU recognizes that IFAD's mandate means that it is well placed to tackle some of the underlying issues that cause people, especially young people, to migrate in the first place. But the EU and IFAD are also pushing forward the positive aspects of migration, in particular the massive potential of diaspora remittances. EU support to IFAD in 2006 enabled the creation of the **Financing Facility for Remittances (FFR)**, a unique programme to leverage the positive impact of remittances for the development of rural areas. See the related case study in Part B.

#### Cofinancing of IFAD country-level investments

The EU has also allowed IFAD to reach more rural people and deepen its impact through strategically cofinancing selected investments in more than 10 countries. Most joint actions are focused on managing migration and addressing driving factors, reducing conflict and improving governance of natural resources. They are embedded in IFAD investments and add a specific angle, and help to reach more people. See the case study from Kenya in Part B.

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25 EUR 86 billion as of November 2021 (source: InforEuro).

26 Dalberg and KfW, *Africa Agricultural Finance Market Landscape* (2018).

27 US\$231 million as of November 2021 (source: InforEuro).

## What makes the partnership work?

### Innovation and scale

The success of the EU-IFAD partnership is based on a shared ambition to drive innovation in emerging areas of mutual and strategic interest, such as public-private sector partnerships, innovative financing models, pro-poor agricultural research, and systematic, scale support to farmers' networks. Working together has allowed the EU and IFAD to develop new approaches that are critical to achieving the SDGs, and to scaling up actions. The EU has extended its operational outreach, benefiting from IFAD's presence in the field and its staff, local networks and partnerships, and IFAD has been able to scale up its outreach thanks to EU financing.

“ The EU partnership has played an important role in shaping IFAD's broader approach to private sector engagement. The Agribusiness Capital Fund and Yield Uganda Investment Fund are two examples of how our partnership leverages private sector financing. ”

Max von Bonsdorff,  
Chief Partnership Officer, IFAD.

### Stimulating new IFAD business models

Beyond this, the partnership has allowed IFAD to grow as a learning organization and institutionalize experiences gained from the partnership. For example, the learning from the FFR (see case study) and the Yield Uganda Investment Fund has helped to shape IFAD's Private Sector Engagement Strategy.<sup>28</sup> Similarly, the current initiative among the Rome-based United Nations agencies to scale up gender-transformative approaches (GTAs)<sup>29</sup> is profoundly influencing how IFAD works on SDG 5 and helping to build momentum for these approaches, as captured in IFAD's current Gender Action Plan. Open and regular dialogue is also a key success factor. Today, the EU is a permanent observer at IFAD Executive Board meetings, thereby further increasing its engagement in how IFAD operates.



One example of EU-IFAD innovation in financing is the Technical Assistance Facility of the African Agriculture Fund, which was an independently managed technical assistance facility linked to a private equity fund. It was structured as a “blended finance” fund, mobilizing private capital through an anchor group of development finance partners.

Reaching over 36,000 micro-, small and medium-sized enterprises, benefits include improved value chain linkages between companies, farmers and low-income consumers, and increased employment and productivity.

28 IFAD Private Sector Engagement Strategy 2019-2024.

29 See case study on GTAs in Part B.

## EU-IFAD innovation



### Fostering farmers' organizations

The EU continues to be a critical partner for IFAD as it strives to galvanize farmers' organizations at the local, national and regional levels. Major regional programmes and the unique Farmers' Forum are key joint strategies to get farmers' collective voices heard in IFAD country programming and global policy engagement.



### Migrant miracles

When IFAD released its first *Sending Money Home* report in 2007, the sheer size of the global flow of funds to developing countries was met with disbelief. Few could fathom that collectively they could send home over US\$300 billion<sup>30</sup> every year. The EU partnership has pioneered the global recognition of the massive potential of diaspora remittances in invigorating rural economies in their countries of origin, for example through the FFR.



### Agricultural research for development (AR4D)

From the very beginning, the EU and IFAD have invested in cutting-edge agricultural research for development that helps farmers and their governments to identify practical and incremental innovations that blend science and farmer know-how. Seven successive collaborations with CGIAR have led to solutions that are desperately needed in the face of climate change and environmental degradation, such as crop varieties that work in adverse conditions and the biodiversity- and nutrition-boosting promotion of traditional "superfoods".



### Beyond gender mainstreaming

Recognizing that conventional approaches have failed to address the underlying impediments to gender equality and the empowerment of women and girls, the EU is funding a programme by the Rome-based agencies (RBAs) to catalyse and to scale up GTAs. These aim not only to tackle the symptoms of gender inequality, but also to challenge and change underlying social norms. Given rural women's critical role in food production, GTAs represent effective development spending.

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30 EUR 258 billion as of November 2021 (source: InforEuro).



### Innovative financing

The EU and IFAD are committed to leaving no stone unturned in order to contribute to the estimated US\$265 billion<sup>31</sup> per year of additional investments required to end hunger by 2030.<sup>32</sup> As well as financing emerging opportunities, the EU-IFAD partnership attracts other funding from donors, the private sector, civil society and governments. This finance reaches farmers in ways that work for them across their different contexts, encompassing e-vouchers that streamline payments to agro-dealers, which are proving especially useful during the COVID-19 pandemic (see the Kenya case study in Part B); a multimillion-dollar impact fund that catalyses blended capital for viable ventures that create jobs, in particular for youth and women; and climate-smart projects for sustainable production (see the ABC Fund case study in Part B). But it is not just about the money. EU-IFAD financing innovations are backed up by technical support, brokering connections between investors and those needing investments, and advocating for more global finance flows to reach the rural poor.



### Bridging humanitarian assistance and sustainable development

EU-IFAD support in Sudan, as part of IFAD's **Facility for Refugees, Migrants, Forced Displacement and Rural Stability (FARMS)**, is an example of how the two can support each other. The action is strengthening national capacities for disease surveillance and the control of transboundary animal diseases, including compliance with international standards. Direct support to vulnerable smallholder families and pastoralists in animal health, productivity and livestock marketing is helping to create more resilient livelihoods for 500,000 smallholders (around 25 per cent women). This action is in line with the Joint Valletta Action Plan<sup>33</sup> and is coordinated with an IFAD investment to enable uptake at scale. It contributes to building peace (SDG 17) by reducing the risk of natural resource-based conflicts. As of 2019, FARMS had raised over US\$40 million<sup>34</sup> from the EU, Italy, Norway, Switzerland, the OPEC Fund for International Development and Open Society Foundations, including IFAD's contribution.

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31 EUR 258 billion as of November 2021 (source: InforEuro).

32 Food and Agriculture Organization of the United Nations (FAO), *The Future of Food and Agriculture: Trends and challenges* (2017).

33 The Joint Valletta Action Plan (2015) aims to address the root causes of irregular migration and forced displacement, and to enhance cooperation on legal migration and mobility.

34 EUR 35 million as of November 2021 (source: InforEuro).



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## Part B: Case studies

### Fostering the collective power of farmers' organizations

The following pages present eight case studies of EU-IFAD achievements through joint action. Challenges common to all the initiatives are given below, and the initiatives supported by EU-IFAD address them, contributing to related SDGs.

Quick facts	
<b>Name</b>	Farmers' Organizations for Africa, Caribbean and Pacific (FO4ACP)
<b>Dates</b>	2019-2023
<b>EU financing</b>	EUR 50 million (US\$56.38 million)
<b>Location</b>	Africa, Caribbean and Pacific (ACP) countries





High poverty rates



Malnutrition, especially among women



High vulnerability to climate change, degraded ecosystems



Less access to inputs, heavy workloads for women, limited decision-making



Outmigration of youth to seek livelihoods elsewhere



In some countries, there are also challenges relating to marginalization and erosion of indigenous knowledge

### Key challenges

Agriculture remains the backbone of ACP economies and is dominated by family farming. Many of these smallholder family farmers are poor and food insecure and have limited access to land, finance, technologies, markets and services. Throughout the ACP regions, millions of smallholder farmers and rural producers have joined membership-based farmers' organizations that aim to represent their constituencies in policy processes and provide economic services. Farmers' organizations are increasingly recognized as representatives of the farming community; the United Nations declared 2012 to be the International Year of Cooperatives and 2014 the International Year of Family Farming, thanks to a campaign driven mainly by farmers' organizations. These milestones reflect the invaluable role that such organizations play in supporting smallholders' market integration, shaping policies for agriculture and sustainable development, generating employment and social integration, reducing poverty, and improving nutrition and food security.

“ Farmers' organizations play a crucial role in the eradication of poverty and hunger in the three regions... This programme is working to make linkages across them – linkages that do not always exist among the Caribbean countries. ”

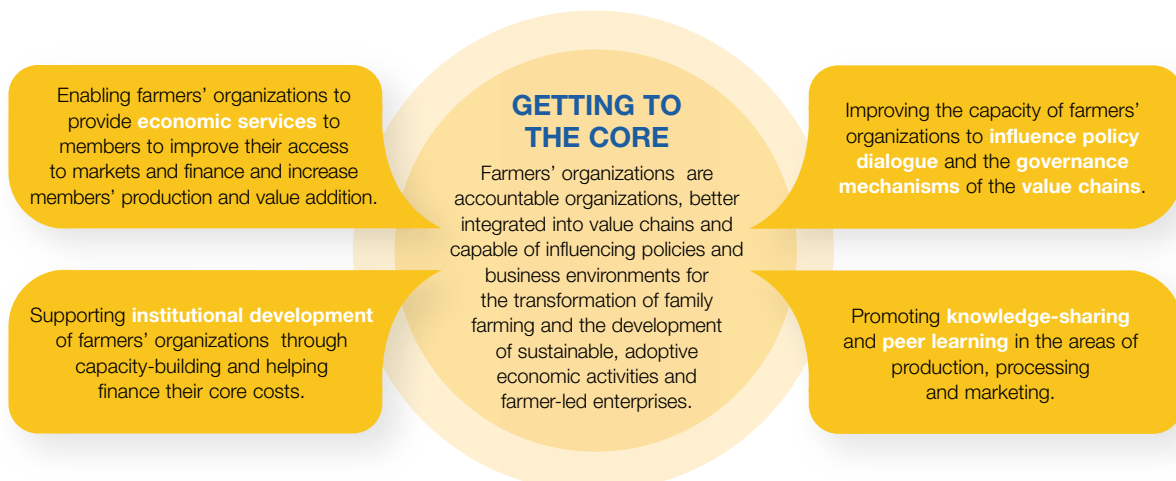
Escipión Oliveira Gómez, Assistant Secretary General, Department of Structural Economic Transformation and Trade, Secretariat of the Organisation of African, Caribbean and Pacific States, at the virtual launch of FO4ACP in the Caribbean.



©UGAM/UPA-DI

### EU-IFAD action

Within this context, key support programmes have been implemented since 2009 by farmers’ organizations and AgriCord, with funding from the EU, IFAD and Swiss and French development agencies: the Support to Farmers’ Organizations in Africa Programme (SFOAP) pilot phase (2009-2012), Farmers’ Africa (2013-2018) and its two interventions (the SFOAP main phase and Farmers Fighting Poverty/Africa), and the Medium-term Cooperation Programme with Farmers’ Organizations in Asia and the Pacific (MTCP) phase II (2013-2019). These programmes laid the foundation for strong strategic partnerships between IFAD and like-minded donors such as the EU to directly support capacity-building for farmers’ organizations worldwide. The design of the ongoing FO4ACP programme is based on the successful activities, impact and lessons learned from these programmes, and is the result of the joint effort of all stakeholders involved. The FO4ACP programme aims to increase the incomes and improve the livelihoods, food and nutrition security, and safety of organized smallholders and family farmers in ACP countries by strengthening regional, national and local farmers’ organizations.



With a total programme cost of almost EUR 42.7 million<sup>35</sup> funded by the EU, the Organisation of African Caribbean and Pacific States, and IFAD, the programme reaches about 100 farmers' organizations in around 70 countries. The programme is implemented by six regional farmers' organizations,<sup>36</sup> the Pan-African Farmers' Organization, AgriCord and the FAO Regional Office for Latin America and the Caribbean. They work closely with the national farmers' organizations, agri-agencies and sub-implementing partners, with a potential reach of over 52 million smallholder farmers. Particular emphasis is placed on economic services, advocacy and institutional development of the membership-based farmers' organizations.

In each region, the FO4ACP programme adopts differentiated intervention strategies tailored to specific contexts and needs. As well as national ownership and flexibility, the FO4ACP programme has a clear set of unifying principles for effective implementation, and explicitly mainstreams gender, youth, climate and environmental dimensions.

The project is coordinated by IFAD, which has extensive partnerships and a systematic dialogue with farmers' organizations. This unique expertise is underpinned by its role in the Farmers' Forum, a bottom-up process of consultation and dialogue between organizations of smallholder farmers and rural producers all over the world, and IFAD and its Member States, launched by IFAD in 2005 and including the EU as an observer.<sup>37</sup>



©Nature's Way Cooperative

35 From the EU, IFAD and the Secretariat of the Organisation of African, Caribbean and Pacific States.

36 Eastern African Farmers Federation (EAFF), Regional Platform of Farmers' Organizations of Central Africa (PROPAC), Southern African Confederation of Agricultural Unions (SACAU), Network of Farmers' Organizations and Agricultural Producers of Western Africa [Réseau des organisations paysannes et des producteurs agricoles de l'Afrique de l'Ouest] (ROPPA), Pacific Island Farmers Organisation Network (PIFON), and Maghrebian and North African Farmers Union (UMNAGRI).

37 For more on the Farmers' Forum, see <https://www.ifad.org/en/farmers-forum>.

The FO4ACP programme is far from the only EU-IFAD partnership to support farmers' organizations: it is part of a broader and long-term strategic engagement with them as catalysts for the kind of transformation that is needed to produce food at the scale needed and eliminate poverty. The ABC Fund is another pillar of the strategy to support farmers' organizations, and the next case study shows how it is giving farmers access to financing at scale. The EU-IFAD partnership through the EU DeSIRA<sup>38</sup> research initiative is another example of actively engaging with farmers' organizations and other actors in groundbreaking research for development.

“ The Farmers' Forum is an incredible place to network with colleagues from around the world, to develop new ideas and exchange good practices. ”

Renate Hahlen, Deputy Permanent Representative to FAO, EU Delegation, at the opening session of the seventh global meeting of the Farmers' Forum in 2020.

In line with the design of the FO4ACP programme, two complementary regional programmes supporting farmers' organizations were designed over the course of 2020, namely, Farmers' Organizations for Asia (FO4Asia) and Farmers' Organizations for Latin America (FO4LA).

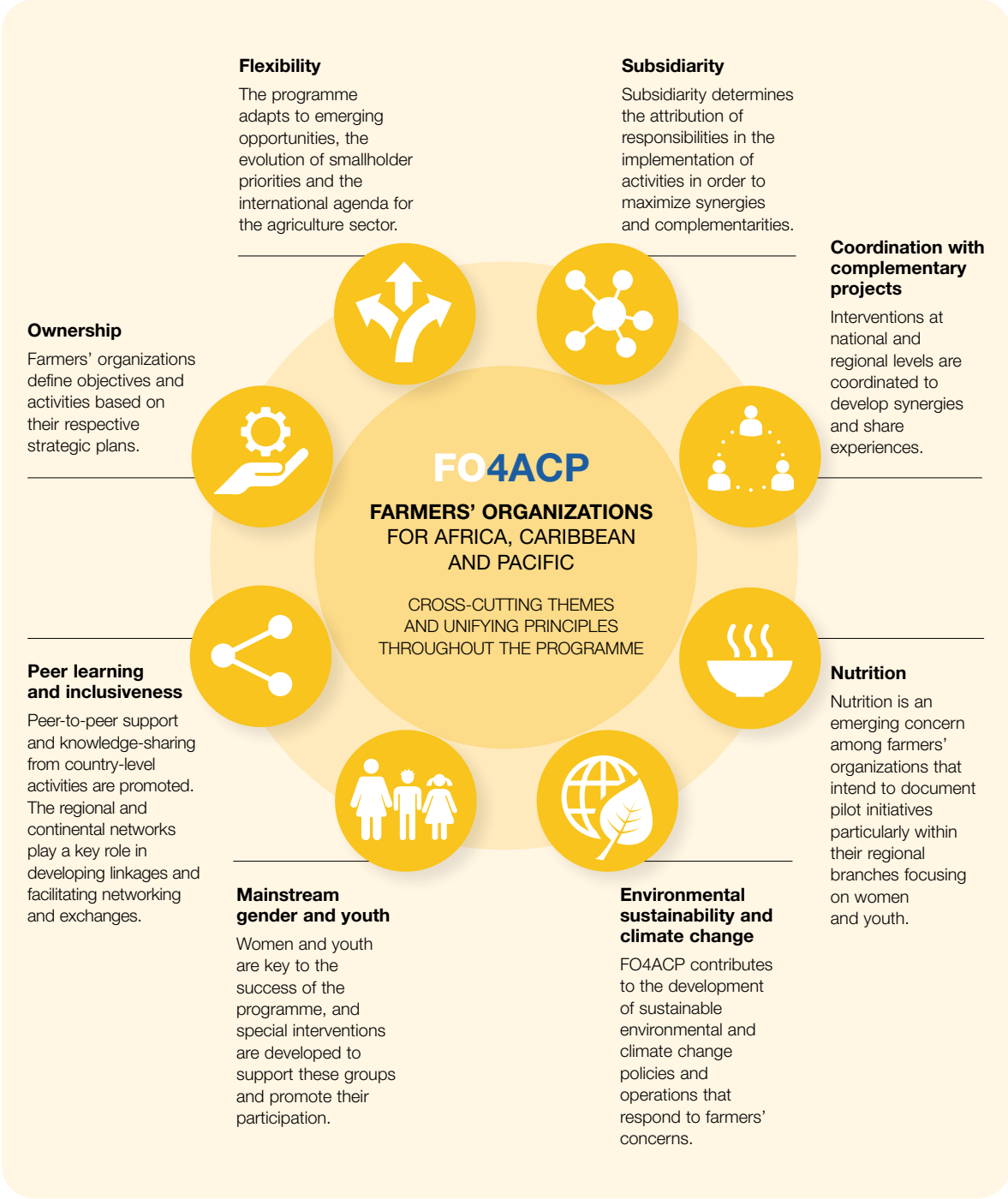
FO4Asia was signed towards the end of 2020 for a total amount of around EUR 15 million,<sup>39</sup> financed by the EU and cofinanced by IFAD. The key programme partners are the Asian Farmers' Association for Sustainable Rural Development in consortium with La Vía Campesina, representing 17 national federations and organizations of smallholder farmers in 13 countries, in turn representing about 43 million farmers, and AgriCord. The key objectives are aligned with the FO4ACP programme: improved economic services, advocacy and policy-influencing, and institutional strengthening.

FO4LA was signed in 2021, for a total amount of EUR 2.2 million,<sup>40</sup> funded by the EU. The programme targets smallholder and family farmer members of the national and subnational farmers' organizations affiliated with the Confederation of Family Producer Organizations of the Expanded Common Market of the South (MERCOSUR) and supported by AgriCord's agri-agencies in nine countries in Latin America.

38 DeSIRA aims to support research and innovation projects in Africa, Asia and Latin America, and strengthen research capacities and research governance involving key actors at the national, regional, continental and global levels. For more, see the website: <https://europa.eu/capacity4dev/desira>.

39 US\$14 million as of November 2021 (source: InforEuro).

40 US\$2.55 million as of November 2021 (source: InforEuro).



“ It took us ten years of work to create solid and strong national farmers’ organizations and cooperatives that became active actors of political processes. But we got there. Now, in West Africa... no agricultural policy is developed without our inputs and public funds are available to implement activities under our responsibility. ”

Mamadou Cissokho, Honorary President of the Network of Farmers’ Organizations and Agricultural Producers of Western Africa [Réseau des organisations paysannes et des producteurs agricoles de l’Afrique de l’Ouest].

### Impacts and results

The FO4ACP programme design and implementation builds upon lessons learned, impacts and results from previous programmes, giving it a head start in terms of implementation. However, very early on, the COVID-19 pandemic hit. The FO4ACP Continuity Plan, developed in early 2020 in consultation with all stakeholders, aimed to ensure concerted action and efficient use of available resources to provide a rapid response to the crisis, while maintaining consistency with the programme objectives. Through the FO4ACP coordination mechanisms, led by the Pan-African Farmers’ Organization and AgriCord, the SAFE 2020 Programme was presented and approved under IFAD’s Rural Poor Stimulus Facility, which ensured an additional financing of EUR 1.5 million<sup>41</sup> for farmers’ organizations. In 2020, farmers’ organizations invested in studies and surveys to assess the impact of the crisis on smallholder farmers in order to be able to respond better and leverage findings to influence policy decisions at the national and regional levels. The studies also included concrete recommendations to mitigate the impact of the pandemic.

Furthermore, farmers’ organizations demonstrated tremendous adaptative capacity and innovation in facing the crisis, significantly transforming their way of working and embarking on a largely digital pathway, and delivering services that went beyond their usual scope of work. Over the course of 2020, 90 business plans and 4 memorandums of understanding were developed between national farmers’ organizations and finance institutions, thereby stepping up access to much-needed financial services. Other achievements include the establishment of 70 farmer field schools and demonstration plots, and 40 kitchen gardens for food security and nutrition.



©Jason Teremoana/Te Tango Enuā

41 US\$1.7 million as of November 2021 (source: InforEuro).

**Box 2 FO4ACP-supported digital information service helps small-scale farmers respond to the COVID-19 pandemic**

In the spring of 2021, as movement restrictions and other safety measures took hold across Kenya, the Kenya National Farmers' Federation (KENAFF) created a mobile phone-based information service as a way to respond to the crisis and keep farmers better informed.

"With everything closed and everyone in lockdown, we needed to find a way to reach out to our members and the farmers in general," explains Mwendah M'Mailutha, Chief Executive Officer of KENAFF.

KENAFF began to work on its information service. From the beginning, it needed to be accessible to all – that is, it would need to operate by means of technology that even non-smartphone mobile phones could handle with ease.

The service, known as the KENAFF USSD Code Platform, was officially launched in October 2020. It delivers USSD-based messages containing information on a wide range of topics: COVID-19 mitigation measures, technical advice, suggestions for adaptation and resilience-building, and the latest information on market conditions and weather patterns. To ensure the necessary level of accuracy for weather predictions and market fluctuations, all information is localized to the sub-county level.

A large part of this work involves conveying complex technical information to its subscribers in plain language and in a way that is suitable for the text-message format. "It is important that we translate the information into language that the farmers will understand," explains Mwendah M'Mailutha, "that makes the platform more accessible."

Currently the system has around 72,000 registered users across 47 counties of Kenya. KENAFF hoped to register over 1 million users by the end of 2021.

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Policy engagement and advocacy was a primary focus; 61 policy processes were influenced by farmers' organizations, 28 value chain and policy studies were carried out, and over 350 radio programmes and 75 television programmes and videos were produced. Over the course of 2021, the farmers' organizations continued implementation as initially planned, gradually moving from the immediate COVID-19 response towards longer-term actions. These included further digitalization of processes, such as e-extension and e-commerce, access to finance and new markets, and developing agroecology and resilience strategies.

More broadly, the EU-IFAD partnership has also enabled stronger engagement with IFAD-supported programmes over the years, which represents a concrete mechanism for farmers' organizations to influence value chain investments and benefit their members. FO4ACP, SFOAP and MTCP 2 have intervened in areas rarely covered by IFAD investment projects alone, in order to address longer-term issues and help the organizations achieve their full potential to support farmers. Over the years, the various programmes and increased capacities of the organizations have led to a partnership between the EU, IFAD and farmers' organizations, which is strengthening "last-mile" outreach to farmers.



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## Scaling up inclusive and innovative finance

### Quick facts

<b>Name</b>	Agribusiness Capital (ABC) Fund
<b>Dates</b>	2019-2033 (note that the end date refers to EU financing rather than the ABC Fund)
<b>EU financing</b>	EUR 45.75 million (US\$53 million)
<b>Location</b>	Global, with a focus on Africa

### Key challenges

National, regional and global food markets are growing to feed a swelling world population and to meet increasing demand for more diverse and sophisticated food products. This holds huge opportunity for smallholder farmers and agri-SMEs. In many developing countries, smallholder farmers and agri-SMEs are the backbone of the economy and the main producers of food. They have high potential for growth and can drive social development in their communities and countries.



However, they often lack the capital to grow and reach that potential. In developing countries, millions of small and medium-sized enterprises (SMEs) lack access to capital to grow their business. The unmet demand for financing from smallholder farmers is estimated to be US\$170 billion<sup>42</sup> in sub-Saharan Africa, South and South-East Asia, and Latin America. Another compelling challenge is the growing number of young people looking for work. Today's young generation is the largest ever, estimated at 1.2 billion, with a significant proportion of them living in rural areas. In Africa alone, between 10 million and 12 million young people enter the labour market every year. They need opportunities and an alternative to migration.

### EU-IFAD action

The ABC Fund was initiated by IFAD in partnership with the EU, the Organisation of African, Caribbean and Pacific States, the Luxembourg Government and the Alliance for a Green Revolution in Africa. It is currently funded by investments from those organizations. IFAD's investment was made possible thanks to financial support from the Swiss Agency for Development and Cooperation.

The ABC Fund invests in farmers to support sustainable and inclusive agricultural value chains. The ultimate aim is to help them reduce rural poverty, feed the planet and build food systems that are resilient to climate change. To help them tap into those opportunities, the ABC Fund concentrates its investments in potentially profitable value chains and four priority domains with the strongest potential to transform smallholders' livelihoods:

- Enhancing market participation and integration of agri-SMEs and smallholder farmers
- Addressing value chain bottlenecks
- Enhancing certification, traceability, local transformation and value addition for exports
- Promoting climate-smart agricultural technologies and innovation.

The fund also benefits from an existing pipeline of projects; building on their unique portfolios of programmes, IFAD and the Alliance for a Green Revolution in Africa work with the fund manager to identify attractive and impactful investments in SMEs.

The ABC Fund offers a set of financial products specifically tailored to the needs of smallholder farmers and agri-SMEs. These products are made available either directly to farmers' organizations and SMEs, or indirectly via financial institutions. Direct funding products target actors along the entire value chain, from producers and input suppliers through to companies that produce, maintain or operate storage facilities, service companies, veterinarians, aggregators and/or processors and logistics companies that transport and handle agricultural goods.

An ambitious initiative such as this can be achieved only through ambitious partnerships. The financing partners mentioned above will help to reach a target of EUR 200 million<sup>43</sup> in investments and reach more than 4 million individuals.

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42 EUR 146 billion as of November 2021 (source: InforEuro).

43 US\$232 million as of November 2021 (source: InforEuro).



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“ Given the challenges caused by the global pandemic, we are pleased to have approved these loans in time to meet the seasonal working capital needs of these agribusinesses, which are all important contributors to West Africa’s rural economies. ”

Solène Prince-Agbodjan,  
Investment Director, Injaro Investments.

The ABC Fund is managed by Bamboo Capital Partners together with Injaro Investments as adviser and lead for direct lending in Africa. Bamboo Capital Partners is an impact investment fund manager providing innovative financing to improve the lives of the world’s marginalized communities while delivering strong financial returns. Injaro Investments is a private capital investment firm that focuses on SME investments in Africa. The Technical Assistance Fund is managed by Agriterro, an agri-agency focusing on the development of farmers’ organizations and cooperatives in developing countries. The Organisation of African, Caribbean and Pacific States is providing a strategic regional framework for action.

### Impacts and results

The year 2020 marked the first full year of the ABC Fund implementation and showed encouraging positive growth. It was also marked by the outbreak of the COVID-19 pandemic, which acted as a significant restraint on virtually all economies and sectors, including agriculture. Nevertheless, within this context, the ABC Fund supported 12 projects for a total amount of EUR 13.972 million.<sup>44</sup>

Despite the extremely difficult operating context, the ABC Fund began to demonstrate significant outreach and impact from the start. During 2020 alone, investees serviced the needs of over 62,400 small farmers, with a total of 18,000 small farmers having benefited from direct financial and technical assistance services provided by the ABC Fund. Of these, close to 9,000 were women (50 per cent) and 8,000 (44 per cent) were youth under the age of 35 years. Box 3 presents some success stories from the ABC Fund’s portfolio.

44 US\$16.197 million as of November 2021 (source: InforEuro).

### Box 3 ABC Fund success stories



©IFAD/Joanne Levitan

**Cocoa farmers in Côte d'Ivoire.** Socak Katana, a Fairtrade-certified cooperative-based association, received EUR 750,000<sup>45</sup> in financing at the end of 2019 to pre-finance its seasonal production. This contributed to maintaining the revenues of over 2,700 farmers, and generated access to market for an additional 302 farmers, who joined the cooperative during the 2019/20 season. During this cocoa season, Socak Katana's turnover increased twofold, while the volume of sales increased by 40 per cent and the surface cultivated increased by 36 per cent.

**Mango farmers in Mali.** It can be hard to get financing for mango farming; financial institutions are often reluctant to finance it because of the short harvest season. Etablissement YAFFA et Frères, one of the largest local fresh mango exporters in Mali, is the only company in the country to deliver mangoes directly from its packing facility to supermarkets by air freight. The company received EUR 250,000<sup>46</sup> in working capital to buy mangoes and meet related export costs, in response to increased European demand. The ABC Fund's financing will enable Etablissement YAFFA et Frères to continue buying mangoes from its current 310 mango producers and to employ 200 seasonal workers on the packaging site.



©IFAD/Mwanzo Millinga

**Grains in Burkina Faso.** Kaworo is a company that produces grains and seeds for sale locally. Its mission is to create jobs through agricultural activities. It produces the grains and seeds on its own farm and also through its outgrower scheme and even beyond, when there is high demand. Under its outgrower scheme, Kaworo provides smallholder farmers with farming inputs and mechanization services on credit. The cost of the services is deducted from the farmers' proceeds upon sales. The scheme currently has 525 outgrowers, of whom almost a third are women and 40 per cent are youth.

The ABC Fund provided EUR 450,000<sup>47</sup> to Kaworo to pre-finance the purchase of grains for the 2021/22 farming season. The loan is enabling the company to increase the number of farmers it works with, providing additional income to over 100 new farmers. The financing is also helping to sustain the revenue of over 500 outgrowers, and provide additional income to a further 20 people to be employed by Kaworo.

**Agricultural technology in Kenya.** Apollo is a Kenyan agricultural technology company that helps farmers improve production and profits with a package of financing, farming inputs, advice and insurance. Its digital approach is backed up by face-to-face support through over 1,200 field agents. The ABC Fund has provided a credit facility of US\$1 million<sup>48</sup> to Apollo. Apollo is using the proceeds to scale up its reach to more smallholder farmers who are unable to access microfinance and commercial bank lending. It is estimated that the ABC Fund financing will provide credit to at least 12,000 farmers every year, including at least 4,500 women farmers (37.5 per cent), reaching a total of 36,000 farmers. According to interviews with over 240 Apollo farmers, 89 per cent of farmers report productivity increases and 71 per cent of them say their productivity has "very much increased" since working with Apollo.

45 US\$869,475 as of November 2021 (source: InforEuro)..

46 US\$289,825 as of November 2021 (source: InforEuro).

47 US\$521,685 as of November 2021 (source: InforEuro).

48 EUR 862,589 as of November 2021 (source: InforEuro).



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## Taking gender-transformative approaches to scale

### Quick facts

<b>Name</b>	Joint Programme on Gender Transformative Approaches for Food Security and Nutrition (JP GTA), implemented by the RBAs (FAO, IFAD and the World Food Programme [WFP])
<b>Dates</b>	2019-2022
<b>EU financing</b>	EUR 5 million (IFAD proportion EUR 836,740) (US\$5.79 million, IFAD proportion US\$970,032)
<b>Location</b>	Global, with two focus countries (Ecuador and Malawi)

### Key challenges

“At the global level, the gender gap in the prevalence of moderate or severe food insecurity has grown even larger in the year of the COVID-19 pandemic, with the prevalence of moderate or severe food insecurity being 10 percent higher among women than men in 2020, compared to 6 percent in 2019”.<sup>49</sup>

<sup>49</sup> Source: FAO, IFAD, the United Nations Children’s Fund, WFP and the World Health Organization, *The State of Food Security and Nutrition in the World: Transforming food systems for food security, improved nutrition and affordable healthy diets for all* (2021).

Women comprise some 45 per cent of the agricultural labour force, playing critical roles throughout agrifood value chains, in food security and nutrition, and in the management of natural resources. Despite this, across all regions, rural women farmers face greater constraints than men regarding access to productive resources such as land, water, technology, credit and extension services. They often experience discrimination in rural labour markets and tend to be responsible for the bulk of unpaid care and domestic work within their households and communities. This “gender gap” imposes high costs, undermining the ability of women to fully exercise their human rights and to fulfil their potential in sustainable food production for themselves, their families and the global population.

Persisting inequalities between women and men continue to undermine global efforts to end hunger, improve nutrition, and promote sustainable agriculture and inclusive agrifood systems. Conventional gender-sensitive methodologies that tend to focus on treating the symptoms of gender discrimination, such as women’s unequal access to resources and benefits, without addressing the structural determinants of gender inequality, have repeatedly failed to achieve long-standing and transformative impacts. Discriminatory gender norms and roles limit the lives of women and men. Women are often excluded from participatory and decision-making processes, often resulting in disempowerment and their particular needs not being considered, whereas men struggle with strict and unrealistic expectations of masculinity that can result in negative behaviours and coping mechanisms.

Rural transformation needs a holistic approach, in which efforts to improve productivity, market access, rural finance, institutional development and so on are complemented by attention to nutrition security, environmental issues, social inclusion and sustainability, and also equitable power relations, resources and workloads. This approach puts rural women, men, youth, elders and indigenous peoples at the centre of their development and policy engagement.

Achieving gender equality and empowering women is a multifaceted and complex undertaking that calls for coordinated action among different organizations. Through the United Nations Joint Programme for Accelerating Rural Women’s Economic Empowerment (2014-2020), with financial support from the Swedish International Development Cooperation Agency, the RBAs have begun to pool their efforts to bring about a change in the situation of rural women. One of the lessons learned is that the kind of transformative change needed requires moving beyond treating the symptoms of gender inequalities and discrimination, such as the unequal access to resources and benefits, to addressing the underlying causes rooted in discriminatory gender norms and behaviours, power relations and social institutions.



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### EU-IFAD actions

In 2019, the EU and the three RBAs joined forces to launch a joint programme to scale up GTAs in order to enhance food security, improve nutrition and promote sustainable agriculture. In alignment with the EU's Gender Equality Strategy<sup>50</sup> and Gender Action Plan<sup>51</sup> and with the gender equality policies of the three agencies, the programme seeks to support the RBAs to embed GTAs in their policy dialogues, programmes, working modalities and institutional culture, and to enhance their collaboration on zero hunger and gender equality. There are a variety of GTAs that address the root

causes of gender inequalities and trigger transformative change processes, but the issue is to understand what works well, under what conditions, and how to scale up. The aim of this initiative is therefore not only to empower women on the ground, but also to bring about a significant shift and boost the ways the RBAs mainstream GTAs within their activities individually and together. The findings will be disseminated throughout the international community and amplified by the collective voice of the RBAs and the EU at global forums. In this way, the initiative aims beyond just the RBAs, aiming also to catalyse such approaches by other actors.

GTA at IFAD means programmes and interventions that create opportunities for individuals to actively challenge gender norms, promote women's social and political influence in communities, and address power inequities between persons of different genders.

50 [https://ec.europa.eu/info/policies/justice-and-fundamental-rights/gender-equality/gender-equality-strategy\\_en](https://ec.europa.eu/info/policies/justice-and-fundamental-rights/gender-equality/gender-equality-strategy_en).

51 [https://ec.europa.eu/commission/presscorner/detail/en/IP\\_20\\_2184](https://ec.europa.eu/commission/presscorner/detail/en/IP_20_2184).

Concrete actions include:

- Developing and testing a theory of change for gender-transformative programming in agriculture, food security and nutrition, with guidance materials and indicators for monitoring.
- Stepping up collaboration and synergies between the RBA interventions around GTAs.
- Upgrading competences among employees and partners in integrating GTAs in policy engagement and programme/project cycles.
- Achieving an institutional “mindset” shift within each RBA to engage with GTAs.



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### Impacts and results

- Two outcomes:
  - Outcome 1: GTA embedded in policy dialogue, programmes, institutional cultures and the working modalities of RBAs in delivering on SDG 2.
  - Outcome 2: enhanced RBA cooperation in relation to gender and SDG 2.
- Results:
  - GTAs embedded in the policies, policy dialogue and programmes of all RBAs.
  - Number of projects integrating GTAs increased as a result of improved awareness, enhanced knowledge, and change in attitudes and practices of RBA employees.
  - Increased effectiveness to deliver on SDG 2 through better collaboration and synergies among the RBAs.
  - Changes in institutional mindset and working modalities created to enable an environment conducive to a gender-equitable organizational culture in RBAs.

- Some achievements so far:
  - A draft theory of change has been developed and is being tested in the field by each agency.
  - A compendium of 15 good practices in GTAs has been published after extensive consultation between technical experts and practitioners from a range of agencies;<sup>52</sup> this is a useful tool for actors that want to know more, and includes core characteristics of GTAs (see Box 4), typical implementation pathways and typical impacts.
  - Country-level activities were initiated in the two focus countries, Ecuador and Malawi; see Box 5 about Ecuador.
  - Collaboration and synergies among the RBAs around the implementation of GTAs has increased thanks to the development of joint knowledge products (e.g. the Guide to Formulating Gendered Social Norms Indicators) and the organization of joint activities and events (e.g. learning webinars, social norms and theory of change seminars, the coordination mechanism put in place at headquarter-level-scheduled monthly meetings, between headquarters and field offices and among RBA field offices in the two focus countries).

#### Box 4 Characteristics of GTAs

To be gender transformative, interventions need to address women's practical needs (by improving their technical knowledge and skills, and increasing their access to assets), and also their strategic interests. This involves changing unequal gender power dynamics and increasing women's decision-making in formal and informal social structures that reinforce gender inequalities. GTAs have the following characteristics. They:

- Address the underlying social norms, attitudes and behaviours that perpetuate gender inequalities, which are rooted in discriminatory social, economic, and formal and informal institutions, policies and laws.
- Use participatory approaches to facilitate dialogue, trust, ownership, visioning and behaviour change at various levels (individual/household, group/community, institution/organization and policies/laws), based on social and experiential learning.
- Require critical reflection on deep-rooted social and gender norms and attitudes in order to challenge power dynamics and bring about a paradigm shift at all levels.
- Explicitly engage men and boys to address the concepts of masculinity and gender equality
- Engage influential norm-holders, such as traditional and religious leaders, lead farmers, agricultural and health extension workers, school principals, elected representatives, local authorities and members of legal structures.
- Are flexible and may be adapted to different contexts.

Importantly, GTAs can tackle gender inequalities in the home, and involve engaging with all family members, women and men, young and old, to promote joint goals and the equitable sharing of resources, income, workload and power.

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52 FAO, IFAD and WFP, *Gender Transformative Approaches for Food Security, Improved Nutrition and Sustainable Agriculture: A compendium of fifteen good practices* (2020), <https://doi.org/10.4060/cb1331en>.



- The RBAs provided technical support to develop the zero draft of the Committee on World Food Security's Voluntary Guidelines on Gender Equality and Women's and Girls' Empowerment in the Context of Food Security and Nutrition.
- IFAD has integrated GTAs in its Gender Action Plan,<sup>53</sup> set a target that 25 per cent of its programmes will use GTAs by 2025, and adopted a working definition of GTAs, which will be refined as a result of learning from the EU-supported JP GTA.

### Box 5 Joint implementation of GTAs in Ecuador

Activities under the JP GTA (2020-2022) are supporting the Ministry of Agriculture and Livestock to implement the National Agricultural Strategy for Rural Women, which includes transformative gender approaches. It will benefit rural women and their families, and also public officials in Imbabura and Manabí. The joint action has four main thrusts:

- Supporting national and local government institutions to adopt a gender perspective in their organizational culture and operations from planning and capacity development through to monitoring and evaluation mechanisms.
- Helping producer organizations to strengthen rural women's participation in decision-making.
- Working with communities and households to identify and challenge unequal power relations and discriminatory social norms to promote women's leadership and participation.
- Building the capacities of RBA staff to implement GTAs, taking into account social protection, combating violence against women, equitable access to productive resources and the promotion of a greater offer of differentiated financial and non-financial services for women in order to build resilience.

Specific GTAs include (i) the Gender Action Learning System<sup>54</sup> pioneered by IFAD to improve intrahousehold power relations; (ii) Dimitra clubs,<sup>55</sup> developed by FAO, with a strong focus on collective action; and (iii) learning communities, a Ministry of Agriculture and Livestock methodology supported by WFP to blend formal and informal learning based on farmers' own experiences. On-the-ground actions will be supported by ongoing policy engagement. FAO, UN Women (the United Nations Entity for Gender Equality and the Empowerment of Women) and WFP supported the development of the National Agricultural Strategy for Rural Women and are members, together with IFAD, of an inter-institutional technical working group for rural women led by the ministry.

53 Available at <https://webapps.ifad.org/members/eb/126/docs/EB-2019-126-INF-6.pdf>.

54 For more on the Gender Action Learning System and Dimitra clubs, see the compendium of good practices.

55 Dimitra clubs are voluntary, informal groups for women, men and youth to discuss common problems and determine ways to address them by acting together and using local resources. For more about their impact, see <https://www.fao.org/fao-stories/article/en/c/1200214/>.



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## Migrant remittances prove resilient to global shocks

### Quick facts

<b>Name</b>	Financing Facility for Remittances (FFR), supported by the current EU contribution agreement Maximizing the Impact of Global Remittances in Rural Areas (MIGRRA)
<b>Dates</b>	Ongoing, since 2006
<b>EU financing</b>	EUR 29.56 million (US\$34.27 million)
<b>Location</b>	Global

### Key challenges

Access to finance is a major constraint for millions of small farmers worldwide, holding back investment in farming decisions that could help them move from subsistence to making enough profit to meet their needs, adopt climate- and environment-friendly practices, and generate jobs for youth. Women and youth are particularly affected, as they often lack assets to use as collateral. Many people migrate and send money home to their families and relatives in rural areas, yet this enormous economic potential has not always been fully recognized or supported in the past – let alone mobilized to support rural development. Cumbersome and often expensive processes for sending and receiving money have also acted as barriers for migrants and their families, and have arguably held back the powerful potential of remittances to finance rural families.

Every year migrants send over US\$500 billion<sup>56</sup> to their families back home in low- and middle-income countries, which is over three times official development assistance and far beyond foreign direct investment. Over 1 billion people in the world, or one out of seven people, are involved in remittances, either sending or receiving.

Remarkably, and despite the challenges, remittance flows defied predictions of a sharp fall during the COVID-19 crisis in 2020, with a drop of only 1.6 per cent from 2019, to US\$540 billion.<sup>57</sup> Remittances have proved to be surprisingly resilient in the face of this crisis, and therefore continue to enable families and local communities to recover from the pandemic and achieve their goals.

### EU-IFAD actions

Recognizing the potential to increase much-needed financing for rural households, IFAD established the FFR in 2006 with EU support, over the years becoming a globally recognized leading actor on remittance- and diaspora-specific issues. Considering that remittance flows to low- and middle-income countries are expected to reach US\$565 billion<sup>58</sup> in 2022,<sup>59</sup> the FFR is leveraging a powerful force for change. Concretely, the FFR finances and supports projects and initiatives to facilitate and maximize the impact of remittances and diaspora investment for development, to benefit migrant workers and their families and communities in their countries of origin.

The potential for synergy in connecting the scale of remittances to reach the SDGs is clear: the FFR not only directly contributes to SDG 10 and its target to “reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent”, but also contributes to reaching many other SDGs in a variety of ways:

- At the household level: by recognizing the positive socio-economic impact of remittances on families’ well-being (SDGs 1-5).
- At the community level: by supporting policies and specific actions to promote synergies between remittances and financial inclusion, encourage market competition and regulatory reform, and mitigate negative impacts resulting from climate change (SDGs 6, 7, 8, 10, 12 and 13).
- At the international level: by ensuring that the revitalized Global Partnership for Sustainable Development – as outlined in SDG 17 – and the Global Compact for Migration promote collaboration across all sectors involved in remittances.

“ My family is now united... I have started my own grocery business and convinced my husband to come back to Nepal. ”

Ram Kumari Poudel,  
Nepal, FFR beneficiary.

56 EUR 431 billion as of November 2021 (source: InforEuro).

57 EUR 465 billion as of November 2021 (source: InforEuro). Source: <https://www.worldbank.org/en/news/press-release/2021/05/12/defying-predictions-remittance-flows-remain-strong-during-covid-19-crisis>.

58 EUR 487 billion as of November 2021 (source: InforEuro).

59 Source: <https://www.worldbank.org/en/news/press-release/2021/05/12/defying-predictions-remittance-flows-remain-strong-during-covid-19-crisis>.

A flagship regional initiative implemented by the FFR is a EUR 15 million<sup>60</sup> programme called the Platform for Remittances, Investment and Migrants' Entrepreneurship in Africa (**PRIME Africa**), which is cofinanced by the EU. The programme is being implemented in nine African countries<sup>61</sup> and aims to (i) maximize the impact of remittances for development; (ii) improve remittance data collection and analysis; (iii) reduce the cost of remittances; and (iv) enhance financial inclusion through remittance-linked financial services. National remittances stakeholders networks in all the identified countries have been established, to develop country road maps to support the enabling environment, innovation and competition in the remittances market, and the financial inclusion and resilience of remittance families. The initiative provides technical assistance and financial support to the public and private sectors. Furthermore, it undertakes a regular detailed analysis of the countries' remittance markets, identifying challenges and opportunities for intervention.<sup>62</sup>

An example of an innovative project, which has proved to be especially critical during the pandemic, is facilitating access to insurance by linking it to remittance channels. From October 2017 to September 2020, within the framework of the EU-cofinanced programme MIGRRA, the FFR supported Appui au Développement Autonome<sup>63</sup> and Democrance, an IT platform specializing in microinsurance based in the United Arab Emirates, to provide insurance services to migrants and their families back home through mobile remittance channels.

On global policy engagement, the FFR has helped to put a spotlight on the contribution of remittances to rural development, and the importance of remittances is now increasingly recognized in important international processes, including in the SDGs (target 10.c), the current Global Compact for Migration, the Financing for Development and its Addis Ababa Action Agenda, and the G20. This was in large part thanks to EU support for field operations, collaboration in the organization of the series of summits of the Global Forum on Remittances, Investments and Development,<sup>64</sup> campaigns for the International Day of Family Remittances<sup>65</sup> and all the research carried out in the framework of the joint action. Furthermore, the FFR contributes to the global agenda through technical expertise and assistance to the work of the G20/Global Partnership for Financial Inclusion, the Global Forum on Migration and Development, the Financing for Development process and the United Nations Network on Migration.

The FFR is also an important source of knowledge on remittances: global estimates in developing countries were published for the first time in its *Sending Money Home* reports<sup>66</sup> and its online portal RemitSCOPE, a platform for free, user-friendly remittance data from multiple sources that also presents its own information.<sup>67</sup>

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60 US\$17.39 million as of November 2021 (source: InforEuro).

61 Cabo Verde, The Gambia, Ghana, Ethiopia, Kenya, Morocco, Senegal, South Africa and Uganda.

62 See <https://www.ifad.org/en/prime-africa>.

63 In English: 'Support to Autonomous Development'; this is a Luxembourgish NGO active in the inclusive finance sector internationally.

64 See <https://www.gfrid.org>.

65 See <https://familyremittances.org/about/>.

66 See the 2017 report at <https://www.ifad.org/en/web/knowledge/-/publication/sending-money-home-contributing-to-the-sdgs-one-family-at-a-time>.

67 See <https://remitscope.org/africa/>.

RemitSCOPE is aimed at policymakers, regulators, market analysts, prospective and existing remittance service providers, and other actors that support diaspora communities and their families at home.

## Impacts and results

Since it started, the FFR has globally co-funded 65 projects in more than 50 countries, generating over US\$35 million<sup>68</sup> in cofinancing, including from EU Member States such as Luxembourg, Spain and Sweden. Over the years, the FFR has also received contributions from the Consultative Group to Assist the Poor, the Inter-American Development Bank, the Swiss Agency for Development Cooperation, the United Nations Capital Development Fund and the World Bank Group. At the time of writing, the FFR has grown to become a multi-donor fund of over US\$65 million,<sup>69</sup> whereby the EU funding has both catalysed the entire initiative and sustained strategic activities to date.

Since its inception, the FFR has built a network of some 230 partners on the ground, from the public and private sectors and civil society. This partnership has contributed to identifying innovative solutions for cheaper transfers of remittances using new technologies and helped migrants send remittances to their families in the most remote rural areas; over the years, it has facilitated the financial inclusion of millions of un(der)banked people. Further selected results are given below.

- Most projects are gender responsive, as almost half of beneficiaries, both senders and receivers, are women. For example, in Somalia, 320 women received customized training in financial literacy, and, in Sri Lanka, a project targeting woman-headed households opened over 200 savings accounts in its first two months alone.
- Over 13,000 migrant workers in the United Arab Emirates, of whom around a third are women, accessed remittance-linked insurance through their mobile phones.
- Working with mobile companies has allowed better access to formal remittances and additional financial services in rural areas. For example, in Malaysia, the FFR supported the company Valyou to serve Bangladeshi and Pakistani customers working in Malaysia. By the end of 2019, they had sent a total of US\$202 million<sup>70</sup> home to Pakistan and Bangladesh in remittances through Valyou's mobile money channel. The project was featured among the best 2020 United Nations innovation achievements in the United Nations Innovation Network.<sup>71</sup>

“ I am very happy that I am covered by this insurance, especially right now with these uncertain times... So it is very important that we are sending regularly money to the Philippines to our loved ones. I would like to tell my two boys that they don't have to worry about me here, I am safe and protected with the insurance. Subscribing is so easy, it is just in the mobile application. ”

Laarni Capuz, working in the United Arab Emirates.

68 EUR 30 million as of November 2021 (source: InforEuro).

69 EUR 56 million as of November 2021 (source: InforEuro).

70 EUR 174 million as of November 2021 (InforEuro).

71 Read more in *How Mobile Money is Scaling International Remittances and Fostering Financial Resilience: Learnings from Valyou in Malaysia* (GSM Association, 2020).

- Postal payments for the rural poor in Africa have substantially reduced the cost of sending remittances. The cost fell by 42 per cent in Benin, Ghana, Madagascar and Senegal, and over 100,000 previously unbanked people have opened accounts for financial services at post offices in these countries.
- Multisector platforms for dialogue have been set up in The Gambia, Ghana, Kenya, Morocco, Senegal and Uganda, in which key stakeholders belonging to the public sector, industry and the development community meet regularly to discuss the needs and challenges of their respective national remittance markets, in particular in the aftermath of the COVID-19 crisis, which greatly affected the economic and social fabric of these countries, and to develop a joint road map for action to improve the current national remittance market.
- Six national calls for proposals for innovative partnerships with the private sector on remittances have been launched in The Gambia, Ghana, Kenya, Morocco, Senegal and Uganda. They focus on reducing costs, improving rural access, greater financial inclusion, accelerating digitalization and expanding formal remittance channels. In West Africa alone, the supported proposals that kicked off in 2021 are set to reach over 1 million people.
- In 2020 the global FFR policy engagement was fully dedicated to the COVID-19 response, creating and chairing the Remittances Community Task Force,<sup>72</sup> with 41 members from international organizations, intergovernmental bodies, industry and private sector groups, networks of diaspora organizations and international experts on remittances. The priority of this task force was to develop a coordinated and concerted effort to raise awareness of the impact of the COVID-19 pandemic on the 1 billion people directly involved in remittances. In December 2020, the task force released its Blueprint for Action containing concrete measures, actions and relevant examples to spur recovery in the post-COVID-19 economic environment.<sup>73</sup> The FFR also provided technical assistance to the United Nations Network on Migration, supporting the Financing for Development in the Era of COVID-19 and Beyond initiative launched by Canada and Jamaica, and putting remittances high on the agenda of the G20 Global Partnership for Financial Inclusion in 2021.

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72 See <https://gfrid.org/covid-19/the-remittance-community-task-force/>.

73 See <https://gfrid.org/whats-on/the-rctfs-blueprint-for-action-final-report-is-out/>.

## Box 6 The importance of remittances in Moldova

For some time now, it has been difficult to find well-paid work in Moldova. Many Moldovans, especially the young, have left the country entirely, and many of their loved ones are dependent on the remittances they send home. Indeed, Moldova is the most remittance-reliant country in Europe. However, for many who live in remote areas, accessing these remittance transfers is not easy. Most of the formal access points are concentrated in big cities, and those who live and work in the countryside – especially those involved in agriculture – often cannot afford to take enough time off work to access them.

In the light of these challenges, IFAD's Near East, North Africa and Europe Division and the FFR, in partnership with Moldova's National Commission for Financial Markets, have begun a project to strengthen the country's savings and credit associations (SCAs), which IFAD has been supporting since 2009, so that they can manage remittance transfers. They are well distributed throughout the country, considered trustworthy and, in some rural areas, the only financial service providers available.

Thirty-five SCAs were selected to pilot remittance management after a detailed assessment of capacities and adherence to financial regulations. The process continued remotely during the COVID-19 pandemic, and the project then helped qualifying SCAs become licensed remittance transfer agents.

On the International Day of Family Remittances, 16 June 2020, the first international transfer was successfully channelled through an SCA. Vangheli Ludmila, who lives in the rural town of Ștefănești, received a transfer from her son Mihai, who works in the United States as a truck driver. Valeriu (pictured below) has also benefited from the scheme. The impact of the COVID-19 pandemic and a drought had contributed to a drop in earnings from his farm, but thanks to the project, he was able to keep his business afloat.

The project now plans to help all 35 pilot SCAs adapt their existing credit and savings products to the needs of remittance recipients. They are focusing their efforts on products for young people, particularly returning migrants and their families, as they are the customers most likely to apply for financing to launch a new venture. In total, the project is expected to benefit 4,000 new remittance users and to see savings account balances increase by 10 per cent annually.



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## A global policy platform to reduce risk for farmers on the front line

### Quick facts

<b>Name</b>	Platform for Agricultural Risk Management (PARM)
<b>EU financing</b>	EUR 5.25 million (US\$6 million)
<b>Dates</b>	2014-2030, in three phases: Horizon 1 (2014-2019), Horizon 2 (2019-2024) and Horizon 3 (2025-2030)
<b>Location</b>	Global

### Key challenges

Risk and uncertainty are inherent to agriculture. The most common sources of risk in agriculture are weather, disease, natural disasters, and market and environmental shocks – and, of course, the COVID-19 pandemic, climate change and other macro-level trends and events that can have a negative impact on farmers’ livelihoods. Other risks relate to logistics, infrastructure, public policy, the political situation and institutions. Smallholders’ livelihoods are especially vulnerable, as they may find it difficult to assess and manage this complex bundle of interconnected risks. In turn, this means they are likely to miss out on investment opportunities to improve their farming businesses and strengthen household resilience. Government policymakers and institutions need support in order to get farmers the holistic support they need to prosper despite these risks.

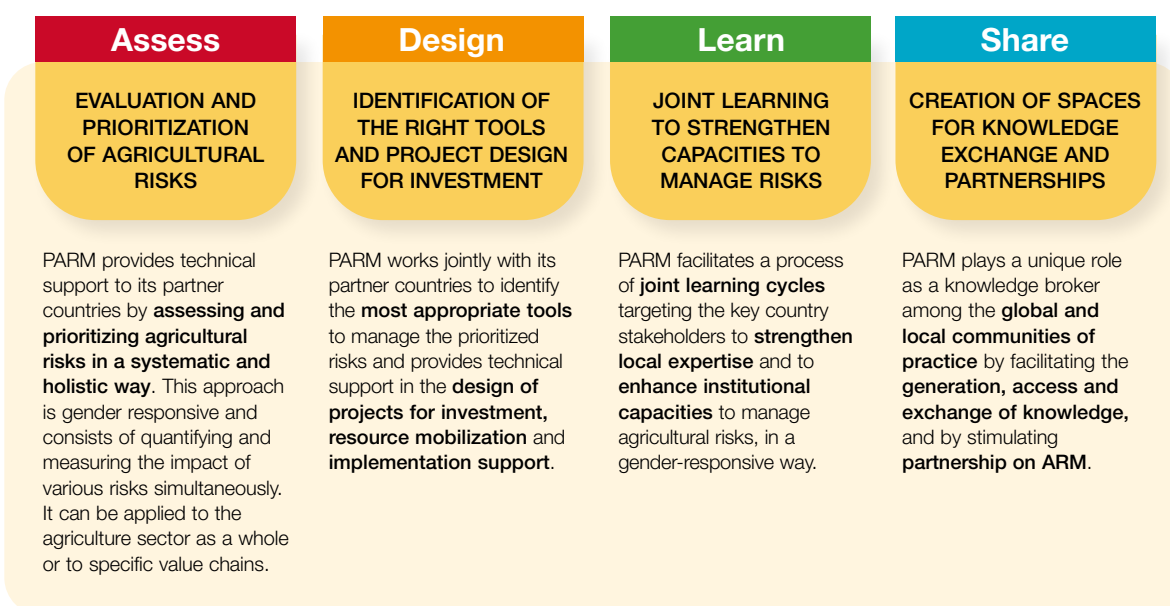


## EU-IFAD actions

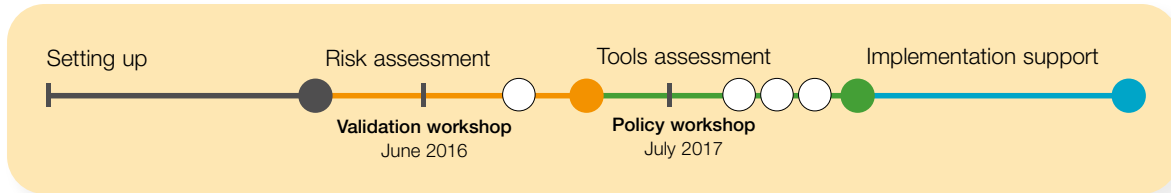
In recognition of the needs of farmers and those who support them, PARM is a G20 initiative that provides technical support to governments to move away from a culture of coping with disasters towards smarter risk management. It aims to support governments of developing countries to integrate agricultural risk management (ARM) into policies, institutional capacities and investment, helping them to move away from a culture of coping with disasters towards smart risk management. Hosted by IFAD, it is financed by a multi-donor partnership between the EU, the French Development Agency, the Italian Agency for Development Cooperation and IFAD, in strategic partnership with the African Union Development Agency-New Partnership for Africa's Development (AUDA-NEPAD) and the German Agency for International Cooperation.

PARM's unique approach is to bring together actors from different sectors for a holistic assessment and prioritization of risks, in order to design comprehensive ARM strategies that governments can then integrate into their national policy and institutional frameworks. PARM has developed a four-step methodology to assess, prioritize and manage agricultural risks to enable client countries to integrate ARM strategies in their policies and interventions.

What distinguishes PARM is its specific focus on the policy and institutional arena: it engages government and other policymakers and development partners from the very start, rather than producing policy recommendations and then engaging with policymakers afterwards. The PARM approach proposes sustainable and gender-smart solutions that are jointly developed and endorsed by national stakeholders. This is substantially different from producing policy recommendations arising from specific projects and then engaging with policymakers afterwards. What does this process look like in concrete terms at the country level? In Senegal, for example, Box 7 presents what happened.



## Box 7 PARM process in Senegal



The risk assessments undertaken by PARM and the World Bank identified the major risks across various sectors as irregular rainfalls, crop and livestock pests and diseases, illegal fishing and bush fires. PARM and its partners identified ARM tools, and Senegal officially finalized the PARM process with a high-level policy dissemination workshop.<sup>74</sup> What difference can all this work at the policy and institutional levels make to farmers? According to Assane Ndiaye of the national Rural and Agricultural Training Agency, the training in holistic ARM for Senegalese extension agents will enable them to offer 360-degree support to farmers on the frontline.



### Tools identified

- A** Improving access to information
- B** ARM capacity development integrated in the national extension service strategy
- C** Remittances as ARM tool

Thanks to these insights, the Government of Senegal has renewed its commitment to the ARM agenda, requesting PARM's technical assistance during its second phase (PARM Horizon 2: 2019-2024) for another five years to incorporate ARM practices in a sustainable way in the country. An official action plan has been signed between the two partners, paving the way for the design of an ARM programme for the country, notably on the three tools identified in PARM Horizon 1: information systems, capacity development and remittances.

Managing agricultural risks requires large-scale and long-term investments, which are often difficult to secure in the resource-constrained environment that many developing countries encounter. PARM therefore works closely with the public and private sectors, to pilot and scale up commercially viable and gender-responsive solutions for sustainable supply chains at the macro and meso levels. Indeed, PARM has built an extensive network of governments, technical partners, donors and the private sector.

<sup>74</sup> For more on the process for all PARM countries, see the PARM final report for Horizon 1 at <https://www.p4arm.org/document/parm-final-report-2014-2019/>.

Beyond policy dialogue and technical assistance, PARM works to strengthen the capacities of local actors along the agricultural value chain. It works in a “cascade effect”: the local government and PARM deliver a series of intensive, hands-on learning cycles on ARM to a selected group of key skilled resource persons; each of these persons then shares the acquired knowledge with other people who can replicate it with others, and so on. These sessions are based on a dedicated series of learning modules that PARM has developed in collaboration with its technical partners. PARM trained 662 people throughout its first phase, called Horizon 1 (2013-2019), using its learning modules.

This process also includes knowledge management activities. Together with the government and other local partners, PARM sensitizes various stakeholders who can help promote the ARM agenda at the country level. It organizes awareness-raising interactive sessions that are followed by the production of reports with lessons learned. In addition, PARM further engages with multiple stakeholders through newsletters, webinars and social media. A total of 563 international partners were engaged in 32 events organized by PARM during Horizon 1.

Furthermore, PARM acknowledges that women and men farmers not only are impacted differently by risks, but also have different capacities and ways to respond to risks. Therefore in PARM Horizon 2, there is a commitment to take into account gender differences in its work and analysis and increase its efforts to be gender responsive and mainstream gender at all levels. This effort started by laying down the theoretical foundations with a study, and then integrated gender goals in its design documents, in order to develop and implement a gender strategy to ensure its commitment turned into concrete action.

PARM is currently in its second “Horizon” (2019-2024), which operates in Burkina Faso, Ethiopia, Niger and Senegal, and is stimulating ARM through project design at the country level. While a risk assessment has yet to be conducted in Burkina Faso, all other countries are already assessing the most appropriate tools to be implemented in their contexts, which will be followed by PARM’s assistance in designing projects.

During Horizon 2, PARM will continue to bring evidence and build capacities on ARM at the global and country levels, but investing more resources in the design of ARM programmes/projects for investments, with a more structured involvement of public-private partnerships and in direct support to meso-level players (extension services, financial intermediaries, women’s and youth groups, NGOs, farmers’ enterprises and organizations). Furthermore, the knowledge management and capacity development components will be scaled up and activities intensified.

Horizon 3 (2025-2030) will proceed to strengthen the resilience of smallholder farmers in developing countries and scale up agricultural investments.

## Impacts and results

By the end of Horizon 1, PARM had achieved the following.

### Quick facts (2014-2019)

#### INTEGRATE ARM INTO NATIONAL AND GLOBAL POLICIES

100%

Risk assessment carried out by PARM and officially presented to governments and national stakeholders

Based on seven countries, as the risk assessment for Zambia was carried out by the World Bank.



ARM recognized as global leading initiative on ARM and priority in the G7 and G20 Agriculture Ministers' Declarations

#### CREATE KNOWLEDGE ON ARM

Includes risk assessment studies (7), feasibility studies (14), cross-cutting studies (6), working papers (6). Learning material (2), briefs (33) and other reports (49).

27

Risk and tool assessment studies

41

Briefs, working papers and learning materials

#### INCREASE AWARENESS OF AND DEVELOP CAPACITY FOR ARM

1120

National stakeholders engaged in PARM process

662

National stakeholders trained

#### PROMOTE PARTNERSHIPS FOR ARM

563

International partners engaged through knowledge events and webinars

32

Events organized by PARM with strategic partners to move the ARM agenda forward

The result of these actions is that ARM was integrated into (or is in the process of being integrated into) the national agricultural policies and investment plans and the extension services strategies of eight sub-Saharan African countries: Cabo Verde, Cameroon, Ethiopia, Liberia, Niger, Senegal, Uganda and Zambia.

A holistic approach is not necessarily the norm in Africa, according to Mariam Sow Soumaré at AUDA-NEPAD, so bringing together stakeholders from different sectors has been a significant advantage. Speaking of the PARM experience in Senegal, Falou Dieye, Special Advisor on Agriculture in the Prime Minister's office, says "Until recently, we used to consider agriculture on one side, livestock on the other, environment on its own ... today ... all the stakeholders, all the experts of these different areas are brought together".<sup>75</sup>



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Another major result of Horizon 1 is much greater awareness of the ARM approach among governments and other actors. This has been supported by a strong focus on high-quality capacity development and knowledge management. PARM has been working in partnership with local universities and research centres, and with global actors, to strengthen understanding of the holistic ARM approach. Relunched by PARM in April 2020, the Forum for Agricultural Risk Management in Development brings together more than 250 members and engages over 7,000 practitioners. It shares blogs and stories, advertises external webinars, hosts live talks and maintains a repository of more than 2,000 publications, all of which represent a unique opportunity to scale up knowledge transfer among stakeholders and to promote ARM. Together with the FAO e-learning Academy, PARM and IFAD have developed and launched a series of four freely accessible e-learning courses on ARM, part of a broader joint effort led by the EU, PARM/IFAD, FAO and AUDA-NEPAD.

PARM is ultimately about empowering farmers, so following up with trainers to see if and how they have been able to implement what they have learned with farmers is important. This enables training of trainers activities to be further adjusted and refined; see Box 8 for an example of this kind of follow up with trainers.

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<sup>75</sup> Source: video "Senegal: Mainstreaming Agricultural Risk Management into National Policies. Episode 1". Watch Episode 2 also to follow the process.

## Box 8 Does PARM training of trainers reach farmers?

“As a PhD student, I was interested to find out the ability of the trainees to transfer the training to their respective district, following the training that took place between February and March 2018. First, a questionnaire was administered to more than 250 trainees during the training, trying to establish their perception about their intention to transfer the training to their respective units. Within three months after the training, I followed up by phoning the 250 participants, 49 of their supervisors and 75 peers that work with the trainees, to establish whether they were able to transfer the knowledge or not. I asked for personal and organizational reasons for success or failure in implementing their action plans.

“A number of reasons were given to explain why they were able to implement their action plans. These included the fact that the participants had set simple and realistic goals to accomplish, like training fellow extension staff during monthly departmental meetings and organizing joint monitoring visits to the farmers.



Furthermore, support from the District Political Officers to the technical wing ensured that risk management was exercised. The establishment of a risk coordination office at one district was a way to streamline ARM. The availability of technical staff, the existence of teamwork among service delivery units at the district level, and the arrangement of logistics to facilitate trainings were also mentioned.

“Also, the training on ARM came at a time when farmers experienced serious risks. In the year 2017 Uganda witnessed unprecedented drought that claimed livestock and destroyed crops. With such risks arising from changes in climate, the districts were challenged to come up with a disaster mitigation plan. Incorporating ARM in these plans was a welcome solution.”

Pontious Mubiru, PhD student in agriculture and rural innovation at Makerere University, Uganda, in *How to Empower Farmers to Manage Risks: Experiences from Practice* (PARM, 2020).



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## Climate-resilient cereal production and coping with COVID-19 in Kenya

### Quick facts

<b>Name</b>	Kenya Cereal Enhancement Programme – Climate-Resilient Agricultural Livelihoods Window (KCEP-CRAL), plus additional EU COVID-19 response grant
<b>EU financing</b>	EUR 32.1 million (US\$37.21 million)
<b>Dates</b>	2014-2022
<b>Location</b>	Kenya

### Key challenges

Kenya is a food-deficit country, importing up to 20 per cent of its annual cereal requirements. Production of the main cereal commodities (maize, sorghum and millet, and associated pulses) is constrained by limited farmer adoption of improved crop technologies and practices, such as improved seed varieties, adequate fertilizer use, soil and water management, good agricultural practices (including conservation agriculture), access to timely agroclimatic information, processing and storage.

Much of Kenya is covered by arid and semi-arid lands (ASALs), and experiences limited rainfall. Yet these regions produce almost a third of all cereals and over half of all pulses in the country. The ASALs are also home to over a third of Kenya's population, although poverty levels are higher in them than elsewhere in the country. Climate change is also hitting these areas hard; in recent decades, extreme weather events have increased in frequency, intensity and magnitude, further increasing the vulnerability of rural livelihoods. The COVID-19 pandemic added to these difficulties, with one study reporting that over three quarters of farmer respondents have had their primary income source hit. However, the same study reported that around 16 per cent of farmer respondents had experienced heavy rainfall, which can create favourable conditions for the spread of desert locusts.<sup>76</sup>

### EU-IFAD actions

KCEP-CRAL aims to reduce rural poverty and food insecurity among smallholders in Kenya's ASALs by developing their economic potential, while improving their natural resource management capacity and resilience to climate change in an increasingly fragile ecosystem. This goal is being pursued through a two-pronged strategy: (i) the graduation of smallholder farmers to adopt commercially oriented, climate-resilient agricultural practices through improvements in productivity, post-production management practices and market linkages for targeted value chains, and (ii) empowering county governments and communities to sustainably and consensually manage their natural resources and build resilience to climate change.

The project is structured around three components focusing on (i) capacity-building for climate-resilient productivity enhancement and natural resource management; (ii) post-production management and market linkages; and (iii) financial services.

In the first component, an e-voucher platform is giving smallholder farmers access to improved agricultural inputs, technologies and services to enhance farmers' productivity with a view to commercialization. Farmers are being supported to establish productive and climate-resilient crop enterprises suited to ASALs, and to adopt good agricultural practices, such as conservation agriculture, integrated pest management, and associated water conservation practices. Crop insurance is also bundled into the e-voucher platform in case of smallholder yield losses in the ASALs. Actions also include supporting targeted counties in planning adaptation strategies, adopting sustainable natural resource management practices and building resilience to climate change.

The second component is supporting farmers to capitalize on productivity gains by promoting improved on-farm grain handling and management, improving their access to storage and warehouse receipt systems. These activities are helping to increase smallholders' access to markets and build their capacity to sell their produce at more favourable prices. The third component is designed to link farmers to financial services in order to boost yields and income for reinvestment in their farming businesses.

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<sup>76</sup> K. Odhiambo, et al. *Impacts of COVID-19 and Desert Locusts on Smallholder Farmers Food Systems and Value Chains in Kenya: Reporting period March-August 2020*. JRC Science for Policy report (2021).



It also involves building the capacity of value chain stakeholders, including women and youth, to profitably engage in the provision of agricultural services.

The approach is based on strengthening public-private-producer partnerships, such as those between farmers' organizations and private extension services, agro-input providers and financial institutions, in order to expand farmers' access to financial services as they graduate from subsidized support to market-oriented farming. This has involved building the capacities of both farmers and their organizations, and the capacities of rural micro, small and medium-sized enterprises, so as to create and sustain these partnerships. It also leverages the Rome-based agencies' comparative advantages to provide technical, strategic, operational and programmatic support to both national and county governments to strengthening smallholder resilience, especially in the ASALs.

When the COVID-19 pandemic struck, the EU moved swiftly with a EUR 5 million<sup>77</sup> grant to reach more farmers through the e-vouchers system and a shift to digital enrolment so as to overcome physical and social risks associated with COVID-19. Critically, the support package also included improved compliance with hygiene practices in selected markets, market and storage infrastructures and agro-dealers in line with COVID-19 standards set by the Kenyan Ministry of Health.

### **Impacts and results**

Despite the COVID-19 pandemic, the project has had significant outreach. Selected results are set out below.

- Over 740,200 smallholder farmers are receiving services promoted or supported by the project, of which 57 per cent are women and 21 per cent are youth.
- Women-headed households comprise 48 per cent of the total households reached.
- More than 390,000 household members were supported to cope with the effects of climate change (58 per cent women, 11 per cent youth).
- More than 22,000 tonnes of grain have been produced, contributing to reducing the national grain deficit, including a 49 per cent increase in maize and a 69 per cent increase in sorghum in ASALs.
- Post-harvest losses of targeted smallholder farmers have been reduced from 25 per cent to 8 per cent thanks to capacity-building and access to improved post-harvest technologies and infrastructure.
- Nutrition-boosting and climate-friendly pulses (beans, pigeon peas, cowpeas and green grams) have seen a 29 per cent increase in production in ASALs.
- Over 116,300 people have been trained in production practices and/or technologies, of which 58 per cent are women and 15 per cent are youth.

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77 US\$5.8 million as of November 2021 (source: InforEuro).

- The management capacities of almost 3,700 farmers' organizations have been strengthened.
- Over 123,000 smallholder farmers, including from the ASALs, have been organized into groups, trained on harvest and post-harvest management techniques, and received basic equipment for improved post-harvest management of grains.
- A total of 319 extension service providers and 276 agro-dealers have benefited from capacity development to strengthen good agricultural practices. Targeted smallholders in the ASALs were connected with over 800 conservation agriculture services through the e-voucher platform.
- Over 111,600 smallholders in ASALs have been organized into groups, with established linkages with bulk buyers, and have received training in business partnerships.
- Over 77,000 climate information messages have been disseminated to targeted smallholders to support their decision-making.
- Over 54,000 smallholders in the ASALs have been insured over three cropping seasons.
- Around 110,500 smallholders in rural areas have been trained in financial literacy and/or the use of financial products and services.
- More than 13,000 smallholder farmers are accessing various e-voucher inputs for maize, beans and Irish potato under the additional financing to support smallholders to cope with COVID-19 impacts.
- The Government of Kenya has institutionalized the e-voucher system, and it is being scaled up across the country to cover more crops as well as livestock and fisheries, supported by many partners.

The project has dramatically changed lives of both farmers (see Box 9) and other actors, such as providers of conservation agriculture services. Demand for their services is high, often outstripping supply as many of them cannot access credit in order to purchase equipment to support the increasing demand for mechanized services. For example, Malia Kimanthi, a farmer, has gained a lot from her participation in the e-voucher initiative. Trained in conservation agriculture during a previous EU-funded project implemented by FAO that KCEP-CRAL builds upon, she now teaches it to other farmers and also operates a soil-ripping service on a commercial basis. "The project changed my life. I have now a modern house and I am able to send two of my children to university," says Malia. "Also, I [have] enjoyed working with the farmers and explaining how conservation agriculture can bring better yields and surplus." Malia hopes to get credit from a bank and buy her own tractor in a couple of years, when her first daughter will have finished university.

Meanwhile, 28-year-old Oscar Makau Nzioka has benefited from the project too; he saw an opportunity in mechanized agriculture services and invested in two tractors, which he now rents out to others, including Malia. "The demand for conservation agriculture and tractor services is more than the supply. [It] is insatiable," says Oscar.

### Box 9 E-vouchers protect Victoria's nutrition in the face of COVID-19

Victoria Muteti, a widowed farmer from Kenya's Makueni County, has many reasons to be satisfied. In January 2020, she harvested more than 2,500 kg of sorghum – far more than the 1,000 kg she harvested in 2019. Her production of green grams rose too, from 316 kg in 2019 to 360 kg in January 2020. In the previous year, she had harvested only 90 kg of each. More recently, she was able to sell part of her harvest, earning about US\$800.<sup>78</sup>

These gains could not have come too soon for Victoria. Luckily, she has been able to keep farming during the COVID-19 pandemic while observing all the necessary social distancing measures. The extra income she has made over the last two years has helped her improve her nutrition – along with many other facets of her life. Victoria owes these successes to her participation in an e-voucher initiative she enrolled in under a programme implemented by the Government of Kenya and jointly funded by the EU and IFAD.

“Before the programme started, we just planted and hoped for what God would give us; now we know – for sure – we will get more food,” she says.

As part of the e-voucher initiative, Victoria received certified seeds, fertilizers, pesticides and post-harvest items, along with training in good agricultural practices, learning new ways to till her land and safely apply agrochemicals. She was even able to access sustainable soil-ripping services, rendered by conservation agriculture service providers also linked to the e-voucher platform, that preserve the land and improve water-storage capacity.

Victoria's nutrition and food security improved, too. Before she joined the programme, she depended on government assistance between each harvest. Now she has a surplus of crops to sell and earn an income. Her diet has also been enriched. She can now eat some of the sorghum she grows, instead of saving it all for her chickens. She has also invested part of her income into a poultry house and a cow, which will further fortify her diet and bring additional revenue.



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78 EUR 690 as of November 2021 (source: InforEuro).

# Annex 1. European Union-financed initiatives

**Active portfolio:** approximately EUR 288 million (US\$334 million)

**Total contributions:** approximately EUR 660 million (US\$765 million)



## Support to farmers' organizations:

ACTIVE PORTFOLIO:  
EUR 65 MILLION (US\$75 MILLION)

TOTAL CONTRIBUTIONS:  
EUR 84 MILLION (US\$97 MILLION)



## Agricultural research:

**CGIAR**  
ACTIVE PORTFOLIO:  
EUR 30 MILLION (US\$34.8 MILLION)

TOTAL CONTRIBUTIONS:  
EUR 244.9 MILLION (US\$283.9 MILLION)

**DeSIRA**  
ACTIVE PORTFOLIO AND  
TOTAL CONTRIBUTIONS:  
EUR 30 MILLION (US\$34.8 MILLION)



## Agribusiness Capital (ABC) Fund:

ACTIVE PORTFOLIO AND  
TOTAL CONTRIBUTIONS:  
EUR 45.75 MILLION (US\$53 MILLION)



## Facility for Refugees, Migrants, Forced Displacement and Rural Stability:

ACTIVE PORTFOLIO AND  
TOTAL CONTRIBUTIONS:  
EUR 8.75 MILLION (US\$10 MILLION) +  
US\$4.39 MILLION



## Financing Facility for Remittances:

ACTIVE PORTFOLIO:  
EUR 21.4 MILLION (US\$24.8 MILLION)  
TOTAL CONTRIBUTIONS:  
EUR 29.56 MILLION (US\$34.27 MILLION)



## Platform for Agriculture Risk Management:

ACTIVE PORTFOLIO AND  
TOTAL CONTRIBUTIONS:  
EUR 5.25 MILLION (US\$6 MILLION)



## Taking gender-transformative approaches to scale for impact on SDG2:

ACTIVE PORTFOLIO AND  
TOTAL CONTRIBUTIONS:  
EUR 0.84 MILLION (US\$0.97 MILLION) TO  
IFAD AND EUR 5 MILLION (US\$5.8 MILLION)  
TO THE ENTIRE PROGRAMME



## Smallholder and Agri-SME Finance and Investment Network (SAFIN):

ACTIVE PORTFOLIO AND  
TOTAL CONTRIBUTIONS:  
EUR 0.5 million (US\$0.6 million)






Note that these figures show only current agreements; hence there may be a difference between these figures and the figures in the "quick facts" sections.

\* As of November 2021 (Source: InforEuro)





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