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# AGRICULTURAL INCOME AND EMPLOYMENT DEVELOPMENT (AIED) QUARTERLY REPORT #2

**January-March 2011**

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The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

# ACRONYMS

AIED	Agricultural Income and Employment Development
AN	Ammonium Nitrate
BiZ	Bio-Innovation Zimbabwe
CA	Conservation Agriculture
CABS	Central Africa Building Society
CLUSA	Cooperative League of the United States of America
COMESA	Common Market for Eastern and Southern Africa
EMMP	Environmental mitigation and monitoring plan
EPA	Environmental Protection Agency
EU	European Union
FAVCO	Fruit and Vegetable Company
FtF	Feed the Future
GAP	Good Agricultural Practice
GMO	Genetically Modified Organism
HPC	Horticultural Promotion Council
IMC	Irrigation Management Committee
IPM	Integrated Pest Management
IRD	International Relief and Development
MAMID	Ministry of Agriculture, Mechanization and Irrigation Development
MOFA	Ministry of Foreign Affairs
MOU	Memorandum of Understanding
NGO	Nongovernmental Organization
PERSUAP	Pesticide Evaluation Report and Safe Use Action Plan
RAIN	Revitalising Agricultural Incomes and Markets program
SAT	Sustainable Agriculture Trust
SNV	SNV Netherlands Development Organization
TPS	True potato seed
ToT	Training of Trainers
USAID	United States Agency for International Development
Zim-AIED	Zimbabwe Agricultural Income and Employment Development

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# 1. EXECUTIVE SUMMARY

This is the second quarterly report (January-March 2011) for Zim-AIED, funded under the USAID-Zimbabwe Task Order No. EDH-I-08-05-00007-00 with Fintrac Inc.

Second quarter achievements include:

- Zim-AIED activities were restricted to those legally permitted under the Fintrac Zimbabwe Trust registration clauses, including staff recruitment, contracting, and training; procurement of equipment; and identification and preliminary outreach to potential program partners.
- MOU approval has been a priority during this quarter, and the program was proactive in its communication and provision of information to the Ministry of Foreign Affairs (MOFA) and the Ministry of Agriculture, Mechanization and Irrigation Development (MAMID).
- The program met with more than 36 potential implementation partners on potential Zim-AIED interventions, including 24 private sector agribusinesses, 11 USAID grantees, and various other local stakeholders. Seven provisional partner fund awards have been drafted and another 14 proposals received from potential partners to increase smallholder productivity, create new market linkages and provide affordable credit.
- Field visits were made with USAID grantees already holding MOUs, private sector agribusiness companies and local NGOs to prepare for future Zim-AIED interventions such as introducing high-value crops, training in GAPs and IPM, rehabilitating irrigation schemes, increasing productivity and profits, and developing input markets.
- Preliminary value chain studies were prepared including detailed crop budgets for bananas, potatoes, sweet potatoes, mangetout peas and maize. Crop budgets were also prepared for mango, French beans, groundnuts, sugar beans, baby corn, tomatoes, chilies and butternut squash.
- Draft baseline studies were prepared on the current status of irrigation schemes, export horticulture and agro-processors. A policy paper on monitoring and evaluation policies and guidelines was started for submission to USAID in the next quarter.
- PERSUAP and Environmental Mitigation and Monitoring Plans (EMMP) were completed and submitted to USAID.
- A competitive tendering process for Zim-AIED's revolving credit facility (Agritrade) was undertaken, led by consortium partner International Relief and Development (IRD). Three local banks were selected to manage the facility and provide matching funds, increasing potential available credit to \$10 million.
- The program's main challenges related to management of planned activities in the absence of Fintrac's MOU with MAMID; lack of accurate production and trade data for decision-making; limited availability of finance and credit for the private sector; and the critical state of export horticulture.
- Priority activities for the next quarter, subject to MOU approval, include full implementation of Agritrade; rapid mobilization of field activities; baseline survey data collection; steering committee selection; startup of partner fund grant agreements; and assimilation of USAID grantee activities by Zim-AIED as the current programs close out.

## 2. INTRODUCTION

### 2.1 PROJECT DESCRIPTION

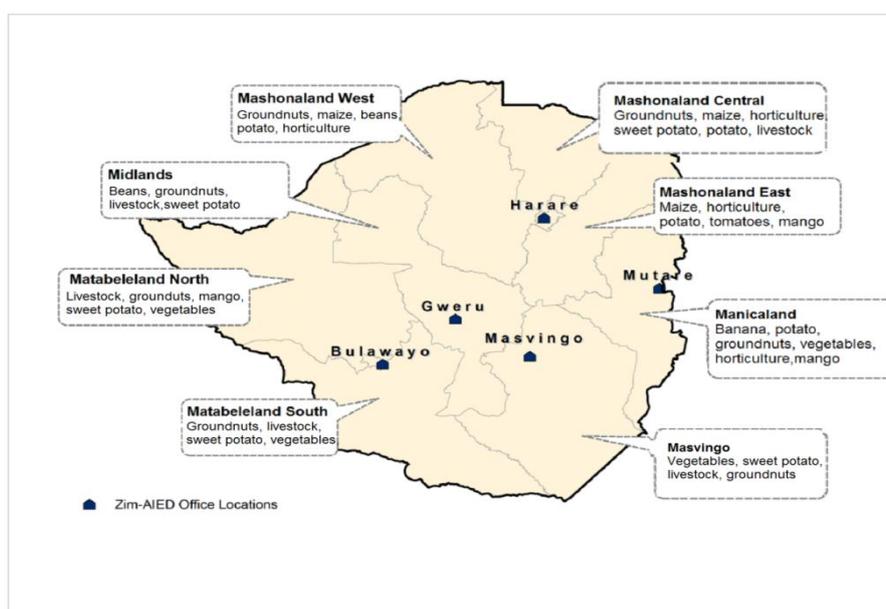
The Zimbabwe Agricultural Income and Employment Development (Zim-AIED) program is a 53-month initiative that will help 180,000 farmers in Zimbabwe increase yields, raise incomes, generate employment and contribute to the growth of agriculture as a cornerstone of Zimbabwe's economy. Zim-AIED is working with smallholders to increase their productivity, link them to local and regional buyers, and build demand by improving product quality and output. Activities focus on technology transfer, agribusiness development, access to credit, value addition and market access. The program is will contribute to household and national food crop production, expand agro-processing capabilities and increase private sector investment in agribusiness, particularly in rural areas.

### 2.2 GOALS AND OBJECTIVES

The objectives of Zim-AIED did not change during this quarter, although a greater emphasis was placed on identifying interventions focused on vulnerable households, particularly in zones 3, 4 and 5.

- Increase smallholder incomes
- Increase food security
- Generate rural employment
- Raise agricultural productivity and national production
- Expand agro-processing capabilities
- Increase investment in agribusinesses

**Figure 1: Target Geographic Zones for Zim-AIED**



## 4. CROPS AND PRODUCTS

### 4.1 TARGET CROPS AND PRODUCTS

The Zim-AIED selection of target crops and products was modified during this quarter based on discussions with USAID in relation to household food production in each climatic zone, potential for income generation, and projected return on family labor after interventions. Target crops for which productivity data was collected and interventions planned are shown below in Table 3.

**Table 3: Zim-AIED Target Crops, Potential Increase in Yields and Returns on Labor following Zim-AIED Interventions**

Crop	Yield (tons/ha)		Return on family labor (\$/day)	
	Current	Potential	Current	Potential
Banana (irrig)	8.58	27.46	8.99	16.15
Potato (est.)	5.00	20.00	1.14	30.00
Sweet potato	2.10	10.00	2.0	6.9
Mange tout	2.50	9.00	0.41	22.20
Maize	0.70	5.00	-1.81	6.30
Groundnut	0.62	3.85	1.75	5.37
Tomato (processing)	9.00	45.00	1.41	5.21
Tomato (fresh)	9.00	30.00	-1.03	11.28
Sugar bean	0.50	1.30	1.19	8.60
Sugar bean (irrig.)	0.90	2.00	3.06	13.51
French beans (fine)	2.80	6.00	7.96	20.90
Chili (cherry)	1.50	4.00	1.82	7.52
Butternut squash	5.16	15.00	12.23	36.36

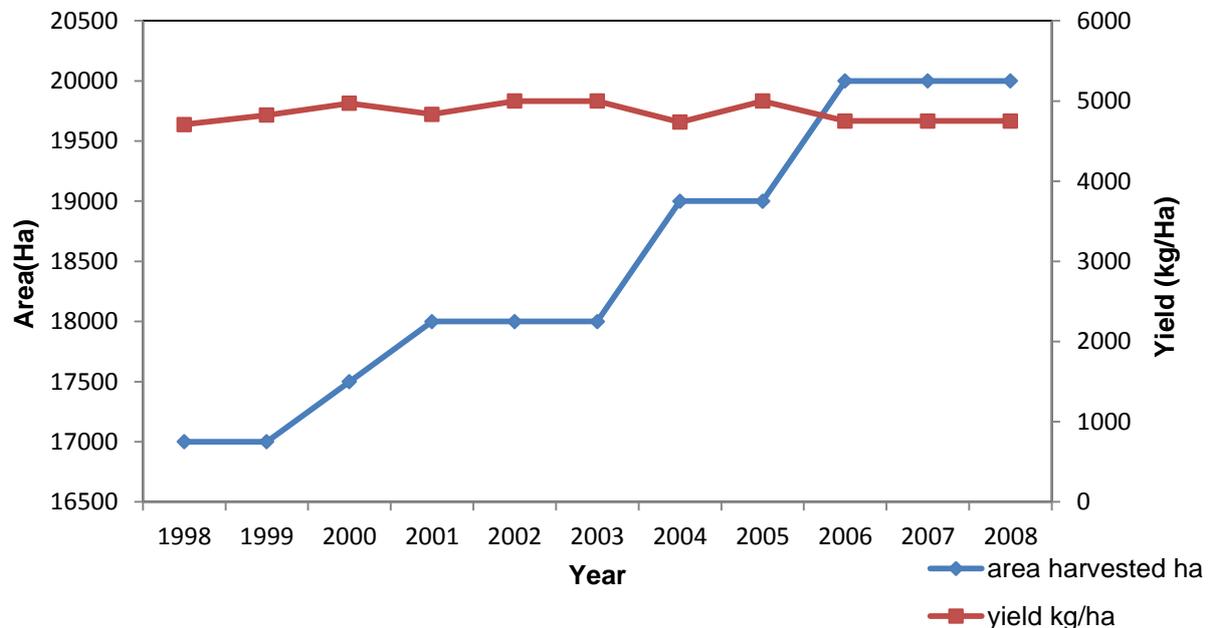
The program team calculated detailed budgets for these crops based on information collected from development partners, official statistics and field visits, and compiled a Zim-AIED reference manual which will be updated throughout the life of the program (see Annex 4). Field visits were made with staff from NGOs, input suppliers and marketing companies providing technical assistance to smallholder growers. Based on information collected, bananas, potatoes, sweet potatoes, groundnuts, horticultural crops, tree crops and maize will be treated as priority target crops for the first year of Zim-AIED. The key selection factors are listed below for each crop.

### 4.2 BANANAS

- Bananas contribute significant dietary calories and essential nutrients to many families in climatic zones 1, 2 and 3.
- There is domestic and regional market potential for an additional 40,000 tons/year (company estimates).
- Production stopped increasing in 2006 and has probably declined significantly since 2008 even though demand increased (Figure 1).
- Growers can achieve a return of \$16/day if they adopt GAPs.
- Matanuska and FAVCO, two of the leading banana production and marketing companies in Zimbabwe, submitted proposals this quarter to work in partnership with Zim-AIED to increase their supplies from contracted outgrowers.

- Yields and productivity levels are generally low. Technical assistance by Zim-AIED to improve farming practices could increase average yields from 5 tons/ha to more than 20 tons within two years.

**Figure 2: Banana Production since 1998**



Source: MAMID/FAO

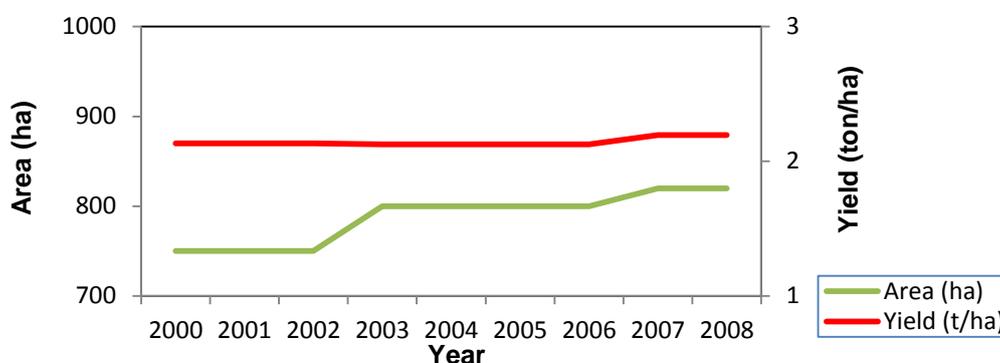
### 4.3 POTATOES

- After maize, potatoes are the most popular food crop and an essential part of the national diet. Potatoes grown for home consumption can be stored for months using low or zero cost storage techniques
- There is an estimated annual shortfall in domestic production of 35,000 tons for the local market. Supermarkets import 65 percent of their supply from South Africa.
- Domestic production has declined since 2003 even though demand has increased.
- Growers with access to irrigation can achieve a return of up to \$40/day if they adopt GAPs.
- Most farmers cannot buy high quality seed potatoes. Many are using true seed (TPS), which has low yield potential in the first year and requires skill to bulk up for re-planting. Commercial seed potato companies have submitted proposals to Zim-AIED for partnerships to provide large quantities of quality planting material to communal farmers.
- Yields and productivity levels are generally low. Technical assistance by Zim-AIED to improve current farming practices could increase average yields from 5 tons/ha to more than 40 tons (under irrigation) within three years.

#### 4.4 SWEET POTATOES

- Sweet potatoes, particularly orange and yellow-fleshed varieties, are a highly nutritious and palatable food source. They are more drought tolerant than maize and are an essential food crop for resource-poor households in climatic zones 3, 4 and 5.
- Market demand is strong across the whole country and there is export potential.
- Traditionally more than 90 percent of sweet potatoes are grown by smallholders, many of them subsistence farmers, so the knowledge base is strong among many of Zim-AIED's target growers in vulnerable areas.
- Women often derive important cash income from sweet potato sales in neighborhood markets.
- Production has not increased to meet market demand since 2000 (Figure 2).
- Growers can earn a net return of up to \$7/day if they adopt GAPs.
- National distribution companies are willing to work with Zim-AIED to improve product quality and promote higher consumption of sweet potatoes on the domestic market.
- More than 4,000 sweet potato farmers receiving technical support from CARE, AFRICARE and other grantees can be integrated immediately into Zim-AIED commercial partnerships to raise productivity and supply new markets.
- Yields and productivity levels are generally low. Technical assistance by Zim-AIED to improve current farming practices could increase average yields from 2 tons/ha to more than 10 tons within three years.

**Figure 3: Sweet Potato Production Trends**



Source: MAMID

#### 4.5 GROUNDNUTS

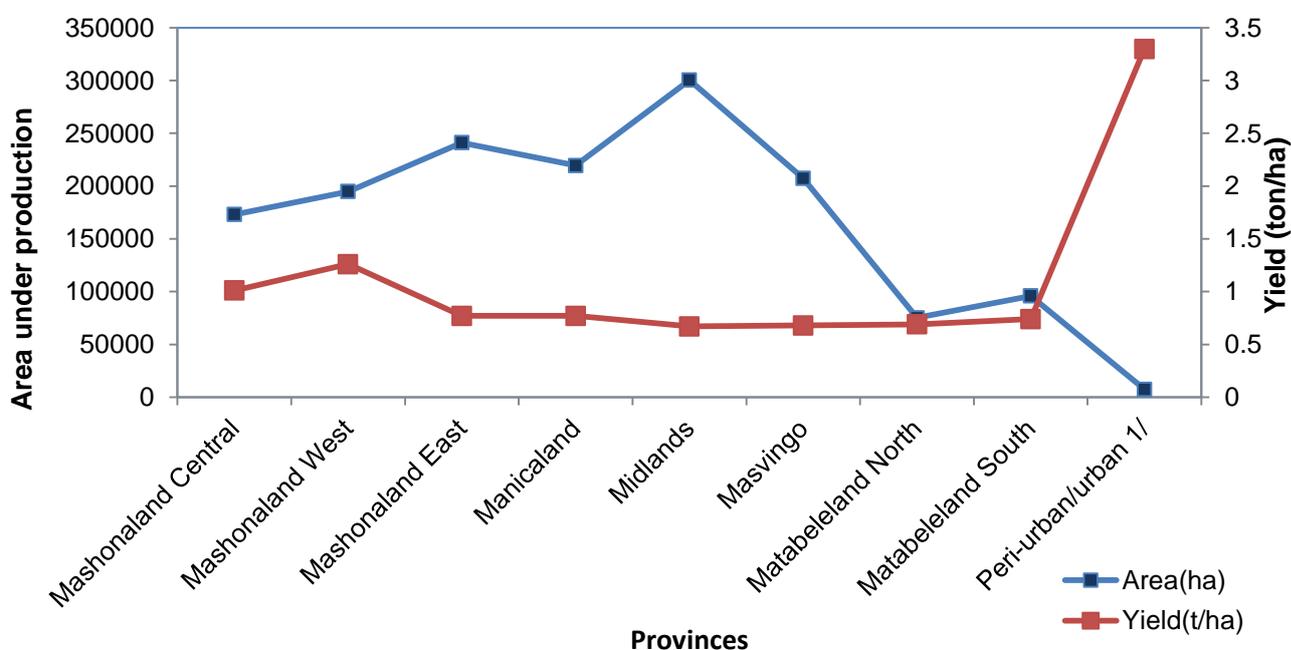
- Groundnuts are a cheap source of dietary protein and an essential food crop for resource-poor households in climatic zones 3, 4 and 5.
- There is strong domestic and regional market demand, with buyers contracting growers in various parts of the country, and in many cases providing seed and other inputs with the agreement to buy the product.
- They are more drought tolerant than maize and contribute significantly to productivity as the most widespread leguminous crop planted in rotation with cereals, sweet potatoes and vegetables.
- Smallholders can achieve a net return of \$5/day if they adopt GAPs.

- More than 5,000 groundnut farmers receiving technical support from IRD, CLUSA and other USAID grantees can be integrated immediately into Zim-AIED commercial partnerships to raise productivity and supply new markets.
- Yields and productivity levels are generally low. Technical assistance by Zim-AIED to improve current farming practices could increase average yields from less than 1 ton/ha to more than 3 tons within three years.

#### 4.6 MAIZE

- As the preferred staple food crop throughout Zimbabwe, efficient maize production is an essential part of national food security strategy. Many of the most vulnerable beneficiaries of Zim-AIED will remain at least partially dependent on home production of maize to meet their food needs throughout the life of the program.
- The domestic market for maize has been consistently under-supplied since 2000.
- Growers who achieve yields of 3-4 tons/ha can earn a net return of \$4/day.
- Many commercial companies approached Zim-AIED this quarter with proposals to raise maize production by commercializing smallholder production.
- Traders utilizing the Zim-AIED Agritrade revolving fund facility will mainly buy maize from communal areas.
- Yields and productivity levels are low even in areas with medium-high potential. Technical assistance by Zim-AIED to improve current farming practices could increase average yields in the main production areas from less than 1 ton/ha to more than 3 tons within three years and achieve major increases in productivity (see Figure 3).

**Figure 4: Maize Production by Province**



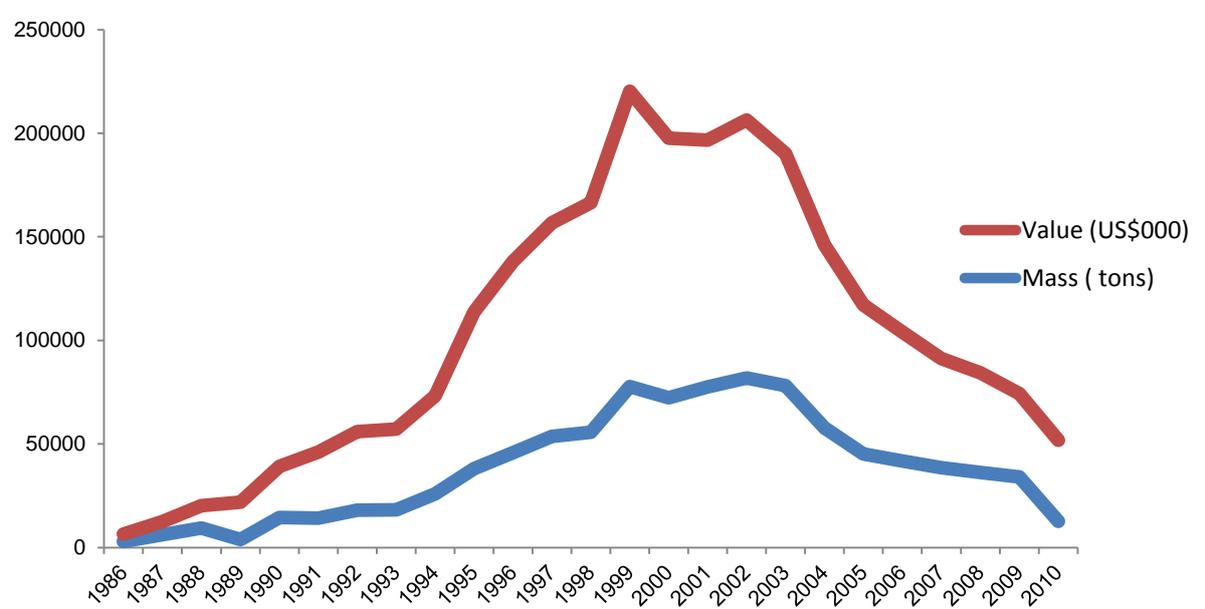
Source: MAMID

## 4.6 HORTICULTURAL CROPS

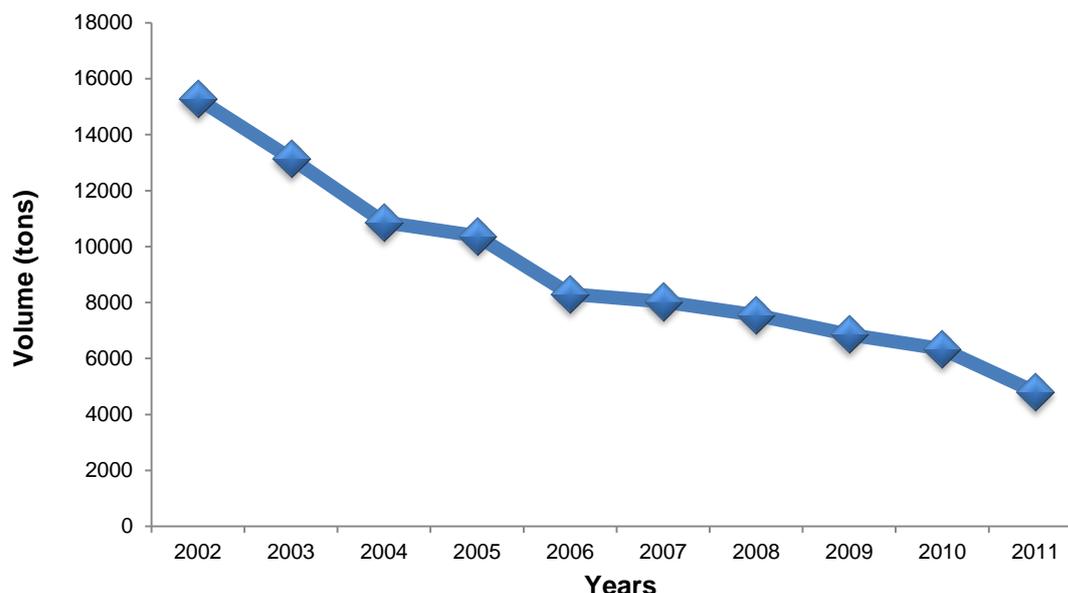
- Fresh vegetables and fruit provide significant dietary calories and are the main source of essential nutrients for vulnerable households, particularly for children and women. Horticultural crops also provide a wide range of income generation opportunities for small-scale farmers. For many smallholders, producing small surpluses of vegetables that they can sell for cash income, is their first step towards escaping the poverty and food insecurity of subsistence farming.
- There are horticultural crops suitable for every climatic zone in Zimbabwe.
- Domestic, regional and global markets are strong for a wide range of fresh and processed horticultural products.
- A specific and urgent need exists among the fresh produce and flower exporters trying to maintain and increase their air freight business with Europe, which has declined to a critical level over the past 10 years but offers great income potential for thousands of smallholders (see Figures 4 and 5).
- Specific export opportunities exist for the 50,000+ communal farmers on irrigation schemes. More than 10 export companies submitted concept notes and proposals to Zim-AIED this quarter to develop contract farming arrangements with smallholders for mange tout peas, French beans, chilies and other fresh vegetables for export.
- Growers can earn a net return of \$10-30/day for most horticultural crops if they follow GAPs, grow for specific markets and adopt quality standards.

Yields and productivity levels are very low even on irrigation schemes. Zim-AIED technical assistance to improve farming practices can increase average yields by more than 100 percent in one year and achieve major increases in productivity and income (see Figure 5).

**Figure 5: Zimbabwe Horticulture Exports**



Source: HPC

**Figure 6: Export Flower Trend, 2002-2011**

Source: HPC

#### 4.6 TREE CROPS

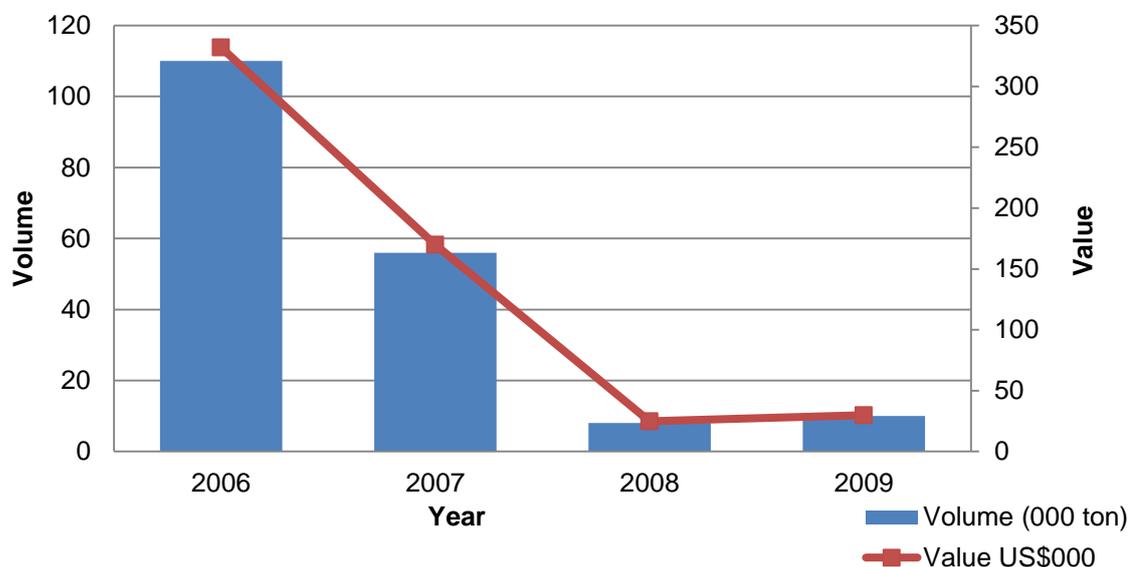
- Mangoes, avocados and other tree crops provide perennial income and food for vulnerable households in all climatic zones. They are some of the few profitable crops which can be grown in dry areas of zones 4 and 5.
- Domestic, regional and global markets are strong for a wide range of fresh and processed fruit and natural extracts from trees.
- Growers can earn a net return of \$5-10/day for most tree crops and products if they follow GAPs, grow for specific markets and adopt quality standards.
- Two leading exporters have submitted proposals to Zim-AIED to plant tree crops under contract with growers on communal land.
- Planting techniques are poor, seedlings scarce and productivity levels are very low for all smallholder tree crops, even on irrigation schemes. Zim-AIED technical assistance to improve current practices can increase average yields by more than 100 percent in two years, achieve major increases in income, and create long-term assets for farm families.

#### 4.7 PROCESSED PRODUCTS

During this quarter Zim-AIED interviewed more than 30 processors and milling companies to discuss the program's potential to increase employment and generate income from value-added products. The companies supported the objectives of Zim-AIED, and all expressed interest in working with the program both as buyers and as providers of technical assistance to growers. Three of them prepared detailed proposals which will be submitted to USAID for approval as partner agreements when Fintrac's MOU is approved. A preliminary report on the status of the processing industry was produced (Annex 3), but specific issues and opportunities for Zim-AIED interventions are listed below:

- High volume production opportunities exist for smallholder growers to supply processing companies.
- Many employment opportunities, especially for women and youth, can be generated by decentralizing processing and semi-processing operations to provincial and rural areas.
- Zimbabwe was previously competitive in value-added products such as flours, pre-packed vegetables, fruit juices, essential oils, paprika, spices, dried fruits, peanut butter, sunflower oil and processed tomato products (see Figure 7), but production of processed products and plant extracts has fallen dramatically and, in some cases, stopped altogether (see Figure 6).
- Companies need technical assistance to redesign their business models and buy raw materials from small-scale producers and to introduce better HACCP and food safety systems throughout the value chain.

**Figure 7: Processed Tomato Exports 2006-2009**



Source: ZIMRA customs data

# 5. MARKET AND TRADE DEVELOPMENT

## 5.1 PARTNER FUND AGREEMENTS

Since access to markets and buyers is the pre-requisite for all Zim-AIED interventions, discussions during this quarter with USAID grantees focused on improving market linkages and integrating their beneficiary farmers into Zim-AIED. Provisional subgrant and subcontract agreements with IRD, CARE and Mercy Corps were designed to provide new buyers for groundnuts, paprika, sweet potato and vegetables. The program developed the first wave of private sector agreements with Matanuska Private Limited, FAVCO, Progene Seeds, O’nem Meats, National Distributors and Freshtrade, who will provide market contracts for smallholder growers. These will be submitted to USAID for discussion and approval as soon as the MOU is approved.

## 5.2 MARKET DEVELOPMENT

Preliminary background studies and value chain analyses were carried out for bananas, potatoes, sweet potatoes, maize, export horticulture crops and processed products. The studies covered market trends; historical production trends; current practices; geographical areas for optimal production; crop budgets; critical constraints; industry players; and areas for Zim-AIED intervention. These studies will be elaborated and expanded during the next quarter and value-chain analyses will be carried out for more products.

## 5.3 MARKET LINKAGES WORKING GROUP

The market linkages working group was formed to promote smallholder farmer market linkages in Zimbabwe. Members include farmer organizations, private sector businesses, government, financial institutions, donors and NGOs. The main focus of the group is to spearhead market-oriented development for smallholder farmers through coordinating, learning, linking and lobbying. Zim-AIED seconded two staff members to participate in an MLWG seminar on “Agricultural trade and rural financial solutions.” Topics included:

- The Commodity and Marketing Exchange of Zimbabwe – Ministry of Industry and Commerce.
- Import and Export Regulations for Agricultural Products in Zimbabwe – Department of Industry and Commerce.
- Regional Agricultural Trade Policy – COMESA.
- Rural Financial Solutions – Kingdom Bank, CABS and Imaging Solutions.
- The Zimbabwe GMO Policy – National Biotechnology Authority.
- Pros and Cons of the GMO Policy – National Economic Consultative Forum.
- Regional GMO Policy Environment – COMESA.

## 6. CREDIT AND FINANCE

Major accomplishments during the second quarter in the credit and finance component related to establishment of Zim-AIED's Agritrade 1 and Agritrade 2 credit facilities.

Agritrade 1 was designed for agrodealers and traders who will be borrowing \$6,000-\$18,000 to buy smallholder farmers' produce. It will be managed by two financial institutions: MicroKing Finance and Trust Bank. Agritrade 2 will be managed by Central Africa Building Society (CABS) and is aimed at opening credit to large agromerchants who will be borrowing \$100,000-\$200,000.

Combined, MicroKing Finance, Trust Bank and CABS have a network of 61 branches throughout Zimbabwe, and approval has been granted to operate in Manicaland, Mashonaland, Mashonaland West, Midlands and Masvingo provinces. The banks have agreed to match the donor's funds 1:1 to bring the facility to \$10 million, and have agreed on pricing that will be attractive to borrowers and lucrative for the banks to guarantee sustainability.

Major accomplishments are:

- Design, procurement and selection of fund managers for Agritrade 1 and Agritrade 2 credit facilities, with USAID active participation:
  - Agritrade 1 will be managed by Microking and Trust, and is aimed at agrodealers and traders; loans will range from \$6,000-\$18,000 to buy smallholder farmers' produce.
  - Agritrade 2 will be managed by Central Africa Building Society (CABS) and will target large agromerchants; loans will range from \$100,000-\$200,000.
- The three fund managers combined have a network of 61 branches throughout Zimbabwe.
- Received approval to operate in Manicaland, Mashonaland East, Mashonaland West, Midlands and Masvingo provinces.
- Successfully negotiated with the banks to establish pricing attractive to borrowers and lucrative for the banks to guarantee sustainability of the intervention.
- Successfully negotiated with the banks to match the donor's funds 1:1 to bring the facility to \$10 million.
- Prepared a report on the demand and supply of short-term credit for strengthening Zimbabwe's smallholder agricultural commodity value chains.

The program started to assess Mercy Corps' intervention with MicroKing to provide credit to smallholders in Murewa and developed a proposal with MC to modify and integrate the initiative into Zim-AIED. This will be presented to USAID in the next quarter.

## 7. CROSS-CUTTING THEMES

### 7.1 GENDER

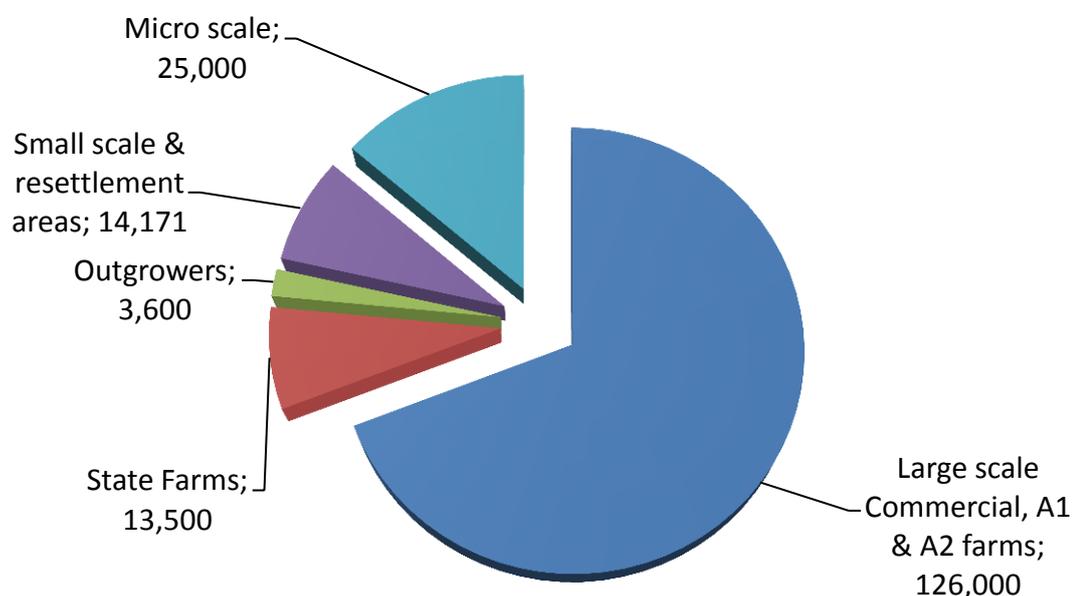
The Zim-AIED team received preliminary training on gender mainstreaming in preparation for field activities anticipated to start in the next quarter. A major subcontract was developed with CARE International to increase sweet potato and horticultural crop production in Matabeleland and Masvingo that will target women beneficiaries. Conditions were written into the contracts with banks managing Agritrade to ensure that women beneficiaries are identified and receive equal technical support from Zim-AIED credit managers and bank loan managers. The program also examined the status of women and youth working on irrigation schemes as part of a wider study (see 7.3).

### 7.2 TECHNOLOGY

Although direct technology transfer activities with farmers and companies could not be initiated this quarter, a detailed study was completed on the status of irrigation schemes across the country. Data was collected from various documented sources and visits made to a sample of the schemes with USAID grantees and other development partners. The table of contents is provided in Annex 5 and the full study is available on request from Zim-AIED and on the program's intranet site ([www.fintrac.com/aied](http://www.fintrac.com/aied)). The report will be expanded next quarter as data is collected from more irrigation schemes. Findings so far which will contribute to Zim-AIED interventions are as follows:

- More than 50,000 smallholder farmers potentially have access to irrigation (Figure 7).
- Poor financial and resource management is the single biggest problem and the reason why many schemes are not operational.
- Plot holdings generally vary in size from 0.1 to 2.0 hectares so many are too small to be commercialized.
- Relatively small amounts of capital are needed to bring back many schemes into operation which could be considered by Zim-AIED and other donor-funded projects. However, this can only be done if better management systems are introduced to take care of issues such as equipment maintenance, utility bills and crop marketing.
- Independent growers utilizing dambos for small-scale irrigation have generally been more successful than those in formal, Government-managed schemes.
- Many irrigated areas suffer from salinity due to inadequate drainage and erosion caused by damage to canals.
- Several donor-funded attempts to rehabilitate irrigation schemes have slowed or stopped completely because of failures in reporting and accountability. These offer lessons for Zim-AIED, as well as additional resources if they can be revived.
- Some schemes were badly designed and cannot be rehabilitated without major works beyond the scope of Zim-AIED.
- Irrigation schemes could play a major part in reducing poverty and food insecurity. In many locations productivity could be increased dramatically if growers receive and adopt technical assistance in water management and crop production; linkages to buyers so that marketable and profitable crops are planted; and business training to improve overall organization and management of communal irrigation systems. In the next quarter, Zim-AIED will start making interventions to address these constraints.

**Figure 8: Classification of Irrigated Land (hectares)**



Source: IFAD, Zim-AIED

### 7.3 NATURAL RESOURCE MANAGEMENT

Activities completed this quarter included:

- Completion and submission to USAID of Zim-AIED's draft PERSUAP (Annex 1).
- Completion and submission to USAID of Zim-AIED's draft EMMP (Annex 2).
- Review of irrigation schemes taking into account environmental issues (Annex 5).
- Team training in good agricultural practices (GAPs).

### 7.4 STAFF TRAINING AND WORKSHOPS

Zim-AIED facilitated in-house workshops during the reporting period as follows:

- **13-14 January 2011** – review of the Zim-AIED performance indicators reference sheets and proposed work plan for Year 1. This workshop included a presentation to increase appreciation of performance indicators and how they fit within the results framework. The workshop resulted in the finalization of definitions of various performance indicators. The work plan was adjusted in line with projections of the implementation of certain proposed activities.
- **21 January 2011** - A basic photography workshop was conducted by Zim-AIED's communications manager on the use of cameras by the field team. This gave the team an appreciation of the type of photographs that will help document visually the successes of the program.
- **09-10 February 2011** – Partnership agreement review workshop using provisional partnership agreements for Matanuska Marketing Private Limited and O'ennem Meat Products Private Limited.

- **16 February 2011** – Partnership agreement review workshop continuation using provisional partnership agreement for Freshtrade Fresh Produce Exporters.
- **15-16 March 2011** – Product analysis presentations workshop covering bananas, potatoes, sweet potatoes, export horticulture as well as irrigation.
- **22 March 2011** – Product analysis presentation workshop covering processed products.

## 9. PLANNED ACTIVITIES

During the third quarter the program will focus on the following:

- Any activities necessary to obtain MOU approval.
- Initiation of the full range of Zim-AIED field activities proposed in Fintrac's workplan, subject to MOU approval.
- Completion of baseline survey in target provinces to establish reliable baseline figures for commercial sales for targeted agricultural products and technologies in terms of specific performance indicators including average yields (measured in kg/ha), costs of production (measured in US\$/kg), gross margins (measured in US\$/ha) and use of good agricultural practices (measured in ha) for the principal crops and livestock products.
- Continuation of the irrigation study to assess the status of smallholder irrigation. Findings from the irrigation study on smallholder irrigation schemes will inform the nature of works needed to rehabilitate the schemes. Farmers' training workshops on water conservation and irrigation scheduling will start, subject to MOU approval.
- Establishment of a steering committee which will be a platform to have government departments and the private sector to share feedback on the agricultural sector, market related information and trade within the sector. Subject to MOU approval.
- Agreement with USAID on the parameters for utilization of the Zim-AIED \$5 million partners fund followed by submission of draft partnership agreements for approval.
- Technical field visits and meetings with USAID grantees and other development partners to identify training and technical assistance activities which should be assimilated into Zim-AIED.
- Credit and finance - Implementation of the Agritrade revolving credit fund.
  - Launch of the loan product to 60 agro-merchants through CABS and 300 agro-dealers and traders through MicroKing and Trust Bank.
  - Monitoring and evaluating the performance of the loan portfolio with regards to repayments and adherence to eligibility criteria and buying activities' conformance to the required smallholder farmers.
  - Designing training manuals for credit officers and agro dealers.
  - Training credit officers on credit.
  - Training of Trainers courses for the credit officers responsible for training agro dealers.

# ANNEX 1: PERSUAP

**Zim-AIED** | Zimbabwe Agricultural Income  
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**Draft**

## **PESTICIDE EVALUATION REPORT/SAFE USE ACTION PLAN (PERSUAP)**

**This publication was produced for review by the United States Agency for International Development (USAID). It was prepared by Fintrac Inc. under contract EDH-I-08-05-00007-00 with USAID/Zimbabwe.**

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**Zim-AIED** | Zimbabwe Agricultural Income  
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**Zim-AIED EMMP draft document**

## Zim-AIED EMMP document

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**Zim-AIED** | Zimbabwe Agricultural Income  
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## **INVENTORY OF AGRICULTURAL PROCESSORS**

Prepared March 2011

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**Zim-AIED** | Zimbabwe Agricultural Income  
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**Irrigation study report - the current status of smallholder  
irrigation schemes in Zimbabwe**

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# ANNEX 6: EXPORT HORTICULTURE

**Zim-AIED** | Zimbabwe Agricultural Income  
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## **Status of the export horticultural sector in Zimbabwe**

Prepared in March 2011

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Prepared in March 2011

# ANNEX 7: FINANCE STUDY

**Zim-AIED** | Zimbabwe Agricultural Income  
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**Demand and Supply of Short Term Credit for  
Strengthening Zimbabwe's Smallholder Agricultural  
Commodity Value Chains**

*“The stark reality is that most poor people in the world still lack access to sustainable financial services, whether it is savings, credit or insurance. The great challenge before us is to address the constraints that exclude people from full participation in the financial sector... Together; we can and must build inclusive financial sectors that help people improve their lives.”*

UN Secretary-General Kofi Annan, 29/12/2003,  
following adoption of 2005 as the International Year of Microcredit

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