

Development of agroecological practices for smallholder farmers in Benin



Beneficiary organization

The **National Network of Self-Managed Village Savings and Credit Cooperatives of Benin (RENACA)** is a microfinance institution whose mission is to provide high-quality financial and non-financial services to vulnerable populations, particularly in rural areas, on a sustainable basis. In recent years, RENACA has been particularly committed to agricultural financing and inclusive green finance. Its strategy is based in particular on building expertise in agricultural financing and developing partnerships with farmers' organizations in order to act as a catalyst for change among its members and clients.

The Challenge

How can we strengthen financing for actors in agricultural value chains and reduce the climate vulnerability of smallholder farmers?

Disrupted by climate change and biodiversity loss, smallholder farmers face increased threats to their crops that require significant adaptations. Smallholder farmers need to adopt **resilient agricultural practices** and strengthen their **financial knowledge** to better manage their farms. In this context of high volatility in agricultural incomes due to climate change, RENACA aims to boost financing for actors in agricultural value chains, particularly smallholder farmers, while establishing **effective mechanisms to address risks in the agricultural sector**.

The proposed solution

In 2023, a technical assistance project coordinated by Grameen Crédit Agricole (GCA) was launched to support RENACA in addressing this challenge. Several strategies were implemented to **improve the provision of financial and non-financial services to smallholder farmers** :

- The creation of an in-house team of trainers, trained in andragogy¹, capable of independently building the capacity of staff and clients in agroecological practices and financial literacy. Training modules are developed based on an assessment of the training needs of staff and clients.
- The establishment of educational farms—agricultural operations managed by committed small-scale farmers who apply agroecological practices. This pilot project is intended to serve as a model for other farmers, particularly through the creation of a WhatsApp group to encourage the sharing of best practices.
- Strengthening the agricultural financing mechanism within RENACA through training modules on risk analysis and the preparation of agricultural loan applications.

Country of operation

Benin 



Duration

19 months

Beneficiary Organization



Implementation



Coordinator



Donor



¹ Andragogy is the science of adult education. It differs from pedagogy in that it focuses more on training than on teaching.



Key Achievements

EVOLUTION OF AGRICULTURAL AND MANAGEMENT PRACTICES

20 Educational farms established with farmer groups

+200 smallholder farmers trained in agroecological practices and financial literacy



*95% of farmers rated the training as "very useful" for their work
77% of farmers reported improved financial planning skills*

INTERNAL CAPACITY BUILDING

6 in-house trainings on agroecological practices and financial literacy

7 Certified in-house trainers trained in andragogy

STRENGTHENING THE FUNDING STRUCTURE

85 staff members trained on the topic of "preparing and analyzing agricultural loan applications"



Benefits generated by the project

- ✓ Thanks to the pilot project on educational farms, **agroecology is recognized as a best practice** for reducing risks in agricultural activities and increasing incomes
- ✓ **RENACA has strengthened its autonomy** in advisory and training services through skills transfer, thereby reducing its dependence on external consultants
- ✓ The **risk assessment process is more efficient** and effective for preparing agricultural applications, improving the institution's resilience to future shocks



Lessons Learned

- **Educational farms are a powerful vehicle for transferring agricultural skills**
- **Social media platforms such as WhatsApp are effective for sharing best practices among smallholder farmers**, but forums must be moderated by agroecology experts to ensure optimal knowledge transfer
- **Andragogy** (adult learning methods) is highly effective for training clients and staff

Comprehensive support for clients in their agroecological transi

Long-term additionality.

- RENACA's agricultural portfolio has grown by 25% over two years, a growth to which the project contributed by strengthening RENACA's capacities and promoting sustainable agricultural practices.
- The educational farms and best-practice exchange groups established during the project remain active

Opportunities for scaling up have been identified, which could be the focus of new technical assistance projects

- Engage cooperatives in key agricultural value chains to accelerate change
- Leveraging digital tools and social media to enhance knowledge exchange

Coordinated technical assistance for greater relevance. Building on this mission, a new technical assistance project coordinated by Grameen Crédit Agricole Foundation was launched in 2025 to support RENACA in **developing financial and non-financial products focused on responsible energy consumption practices among rural women**. Its goal is to facilitate the replacement of charcoal and wood-burning cooking systems with alternative energy sources, particularly by utilizing waste generated from their agricultural operations, as has been tested in certain demonstration farms.