



project results

IMPROVEMENT OF FINANCIAL AND NON-FINANCIAL SERVICES FOR SMALLHOLDER FARMERS IN BENIN

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Beneficiary organisation

The Réseau National des Caisses Villageoises d'Epargne et de Crédit Autogérées du Bénin (RENACA-Benin) is a microfinance institution (MFI) created in 2005 and dedicated to agricultural financing and inclusive green finance. Its mission is to significantly strengthen economic base of vulnerable rural, peri-urban and urban populations engaged in self-employment economic activities by providing them with sustainable credit and savings services. It is made up of 33 branches structured into eight village savings and credit funds. RENACA operates mainly in rural areas, with a priority focus on women. As of 2024, RENACA has 8,575 clients in its agricultural portfolio, 22% of them being women.

The challenge

By building internal expertise, structuring an environmental strategy, and developing financial products tailored to the needs of rural clients and smallholder farmers, RENACA has reinforced its role in agricultural and inclusive green finance in the past years. **However, access to finance alone is not sufficient. Smallholder farmers in fragile ecosystems often face challenges such as soil degradation and climate variability, which limit productivity, income stability and resilience to climate shocks.** To address this, RENACA aims to also offer non-financial services – capacity building and advisory guidance – to help farmers adopt sustainable practices and improve their productivity, while also reducing credit risk and strengthening client relationships.

The proposed solution

To support smallholder farmers beyond financial services and address the limitations of credit alone, RENACA aims to strengthen its internal capacity by **building dedicated teams of trainers within the institution.** Based on an initial assessment of training needs, these trainers are expected to design and **deliver comprehensive training programmes that equip smallholder farmers** with financial education and enable them to adopt sustainable and profitable agricultural practices that protect the environment through training on demonstration fields. A separate team of trainers seeks to help **RENACA's agents conduct risk analysis and prepare agricultural credit applications** more effectively. This integrated approach combines financial services with capacity building to translate training into concrete livelihood improvements for farmers.

The expected outcomes of the project were:

- 1 The training of 2,990 smallholder farmers on sustainable farming practices.
- 2 The training of 4,700 smallholder farmers on financial education.
- 3 The strengthening of RENACA staff's capacity to evaluate and analyse agricultural loans.



PRIORITY TOPICS

Environment and climate change



IMPACT INVESTOR



BENEFICIARY ORGANISATION

RENACA

Benin

NUMBER OF FARMERS REACHED

2,439

AGRICULTURAL VALUE CHAIN

Multiple

START DATE

February 2023

END DATE

October 2024

TOTAL EXPENDITURE

€ 77,900

Including € 70,110 (90%)
financed by SSNUP



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key results

Financial education



Financial education training modules developed



Procedures for managing financial education training established

14 trainer of trainers specialised in capacity building in financial education

trained → Several pools of internal agents and selected smallholder farmers to train smallholder farmers

trained →



2,439
49% women

smallholder farmers in financial education through

- ✓ Sensitisation sessions when obtaining a loan
- ✓ Comprehensive financial literacy training

Good Agricultural Practices (GAP)



20 farmer field schools set up



6 training curricula on agricultural practices structured

7 trainer of trainers specialised in capacity building in efficient and environmentally friendly agricultural practices

trained → 100 smallholder lead farmers + 49 internal agents → to replicate training on agricultural practices to smallholder farmers



85% of smallholder farmers report higher crop production

84% of smallholder farmers report an increase in earnings

89% of smallholder farmers report improvements in quality of life

SDGs supported by the project



2. Zero hunger

2.4 Adoption of productive, sustainable and resilient agricultural practices

8. Decent work and economic growth

8.10 Capacity building for financial institutions

13. Climate action

13.1 Strengthening resilience and adaptive capacity to climate change



lessons learnt

✓ Adult learning techniques enhance knowledge retention and engagement

Using adult learning techniques – such as hands-on practice, peer-to-peer learning, problem-solving exercises, group discussions, and storytelling – improves training effectiveness by helping learners grasp, retain, and apply knowledge more efficiently. These approaches recognise adult learners' prior experience and needs, making training relevant, participatory, and engaging. By actively involving learners, adult learning methods lay the foundation for effective knowledge transfer and skill consolidation.

✓ Internal expertise drives knowledge transfer and institutional ownership

Strengthening technical expertise among staff and equipping selected personnel to deliver training ensures that knowledge is embedded within the organisation. Internal capacity fosters a multiplier effect, reinforces institutional ownership, and enhances the organisation's ability to respond consistently to evolving beneficiary needs. By relying on staff rather than external consultants, organisations build continuity and resilience, increasing the sustainability and effectiveness of farmer support services.

✓ Replication of training consolidates skills and builds autonomy

When trained staff or clients are empowered to replicate knowledge through structured sessions, skills are reinforced and spread throughout the organisation or community. Replication encourages problem-solving, innovation, and adaptive thinking, while maintaining momentum through mentoring, peer coaching, and practical application ensures lessons are retained and institutionalised. This approach strengthens operational autonomy, sustains progress, and fosters a culture of continuous improvement.

Outlook

Following the development of training modules and curricula and the preparation of the first cohorts of aspiring trainers, RENACA is well positioned to scale its agricultural capacity-building initiatives. The next step is to implement structured duplication sessions that enable trained farmers to cascade knowledge to their peers and help achieve trainee targets. Future scaling will further link training efforts with monitoring of income and resilience outcomes at household level.

Want to know more about the project's impact? Check out this **Voice of the Farmers report**

