



Sasakawa
Africa
Association

Strategic Plan

2021-2025

Foreword

The Sasakawa Africa Association (SAA) has developed a series of plans throughout its history. While each was different, they had a common purpose – to set a direction for the Center over a specific span of time. The first strategic plan, developed in the mid-1980s was to introduce technologies to increase maize production and to transfer these technologies through trained extension agents. This plan was implemented for more than a decade. Subsequent plans were an extension of the original plan with complementary activities to address the changes in external factors. SAA activities in Ethiopia, Uganda, Nigeria and Mali have helped to increase production and reduce poverty. But the recent trends in Sub-Saharan Africa show per capita food production continues to decline, poverty levels – after several years of decline – are ticking up and the unpredictable weather patterns continue to challenge farmers. The whole situation is now exacerbated by the COVID-19 pandemic. With this as the background, SAA re-evaluated its existing strategic plan and embarked on developing a five-year strategic plan to help African farmers fulfil their aspiration of producing nutritious food to feed the expanding population.

SAA is well-positioned to take on this challenge. During its 35-year history SAA has clearly demonstrated that with appropriate inputs (seed, fertilizers etc) and good land preparation and management, most African countries can increase production of cereals. However, production increases can only be sustained through access to markets by farmers to sell the surplus. The new SAA strategy will be anchored on three pillars; (1) sustainable, resilient, and regenerative agriculture to help improve soil health to increase productivity; (2) nutrition-sensitive agriculture by introducing bio-fortified crops as well as nutrient dense indigenous vegetables to help improve the health of farming communities and others; and (3) market oriented agriculture to develop farming as a business enterprise to ensure food security and improve livelihoods. In addressing these three focus areas SAA will work closely with the farmers and entrepreneurs to co-create new solutions in each area.

The development of SAA's strategic plan has involved a wide-ranging consultation with internal and external stakeholders who have voiced their opinions on the strengths and weaknesses of the organization, as well as the opportunities open to it, and threats it may face, in the future. The plan presents SAA's revised vision, mission and goals and sets out in detail the objectives it seeks to achieve in the next five years.

This strategic plan is SAA's roadmap that aims to stimulate greater professional trust, ensure technical and management support while generating impact in its technology and extension intervention strategy. However, SAA also recognizes that its interventions are subject to a changing environment and a wide range of external influences that require flexibility and adaptability.

The development of SAA's strategic plan began in mid-June 2020, under the current pandemic situation and with the related restrictions. The process included three virtual workshops and the active participation of SAA staff and management. I am grateful to the SAA Board of Directors, particularly Dr. Amit Roy Vice-Chair, who spearheaded the development of the plan, ensured the buy-in by staff and stakeholders and took it to completion.

Dr. Makoto KITANAKA

President

Sasakawa Africa Association

Table of Content

Foreword	2	Strategic Focus Areas	13
Executive Summary	4	Strategic Focus Area 1	13
Context of SAA's Strategic Plan	4	Regenerative Agriculture	13
Vision and Mission	4	Strategic Focus Area 2	14
Strategic focuses	4	Strategic Focus Area 3	15
Regenerative Agriculture	4	SAA Voices from the field: Nigeria	16
Nutrition-sensitive Agriculture	5	Strategic Approach	17
Market-oriented Agriculture	5	Strategic Approach 1	17
Strategic Approaches	5	Strategic Approach 2	17
Knowledge Creation	5	Walking with the Farmer	17
Knowledge Packaging	5	Strategic Approach 3	18
Integration of SAFE	5	Social Franchising	19
Knowledge Transfer	6	SAA Voices from the field: Mali	20
Cross-cutting issues	6	Conceptualized SAA Strategy	21
Measuring and communicating impact	6	Cross-cutting Issues	21
Context of SAA's Strategic Plan	6	Partnership Development	21
Food insecurity	6	Women, Youth and People with Disabilities (PwDs)	22
Hunger and Malnutrition	7	Measuring and Communicating our Impact	23
Climate Change and Soil Degradation	8	Monitoring & Evaluation	23
Agricultural Extension	8	Resource Mobilization	24
COVID-19 Pandemic	8	Communications Strategy	24
Toward Commercial and Aspirational Agriculture	9	SAA at a glance and the way forward by country	24
Women, Youth and People with Disabilities (PwDs)	9	SAA achievement	25
SAA and the Sustainable Development Goals (SDGs)	10	Institutional Values	26
VISION and MISSION	10	References	26
Vision	10	Acronyms	27
Mission	11	Contact details	28
SAA Voices from the field: Uganda	12		

Executive Summary

Context of SAA's New Strategy

The increase in food production in Africa has mainly been driven by a process of extensification and the expansion of cultivated areas due to relatively low yields, in contrast to Asia which has experienced intensification, by increasing yields on existing lands. A progressive decline in soil fertility and low productivity accounts in part for extensification in Africa, with the trend expected to worsen because of the negative effects of climate change on agricultural productivity.

There is a dire need to feed the more than 250 million people in Africa, especially in the fragile agro-ecological zones, as the unprecedented global health and food insecurity crisis triggered by the COVID-19 pandemic has exacerbated the already severe food insecurity situation in most areas of Africa.

In response to worsening food insecurity and the damaging impact of climate change on agriculture, SAA, in order to fulfil the aspiration of Africans, is aiming to contribute to the creation of a resilient and sustainable food system in Africa by placing regenerative, nutrition-focused and market-orientated agriculture at the center of its technology intervention strategy. The effective implementation of this new strategy is expected to help improve the food, nutrition and income security of Africa's smallholder farmers.

Vision and Mission

The vision of the new strategy, which will incorporate the perspectives of food producers and traders, is to support Africa's bid to build resilient and sustainable food systems. In the process, a range of topics will be addressed, including consumer health, nutrition, food loss and environmental conservation. The vision will be realized through the following mission: the promotion of knowledge sharing with, and between, African farmers to enable food, nutrition and income security in their communities. In order to facilitate the mission, there will be a strategic focus on regenerative agriculture, nutrition-sensitive agriculture and market-orientated agriculture.

Strategic Focuses

Regenerative Agriculture

With Regenerative Agriculture (RA) a pillar of its intervention support, SAA will work to mainstream this ecological approach to conserving and restoring Africa's rural environment in its operations, in order to achieve sustainable intensification of farming in Africa. In prioritizing RA, which essentially promotes soil health, the aim is to increase agricultural productivity per unit area with optimum use of inputs, including fertilizers, to help increase organic carbon in the soil, reduce carbon dioxide concentration in the atmosphere – and thus mitigate climate change.

Nutrition-sensitive Agriculture

SAA will put more emphasis on improving nutrition in rural Africa because of the proven negative impact of undernourishment on early childhood development. This requires helping small-scale farmers cultivate nutritious crops and ensuring women – as traditional guardians of family health – understand the importance of nutrition. Accordingly, SAA affiliated university programs should incorporate nutrition-related classes in their extension program curriculum.

Market-oriented Agriculture

SAA will work to encourage small-scale farmers to adopt a greater business-like attitude to farming, in other words prompt them to “grow to sell” rather than “grow and sell”. By adopting the SHEP approach developed by the Japan International Cooperation Agency (JICA), SAA will seek to imbue farmers with an entrepreneurial spirit and knowledge and awareness of market trends, so as to improve their business capacity.

Strategic Approaches

Knowledge creation

Farmers partnering with entrepreneurs to co-create technologies and methodologies that advance business-orientated agriculture.

Knowledge packaging

Switching the focus of the farming business model from “crop-centered” to “farmer-centered” activities through the introduction of flexible technology packages – a process that will involve the integration of SAA extension models based on community needs-based approaches.

Integration of SAFE

The Sasakawa Africa Fund for Extension Education (SAFE) has been fully integrated into the Sasakawa Africa Association (SAA) to become its Human Resource Development Program. It remains a key tool for bringing African universities and agricultural colleges into the agriculture development process, as well as strengthening and expanding the knowledge and skills of frontline agricultural service providers often up to BSc level of academic accomplishment.

SAFE was established in 1994 by SAA at the urging of Dr Normal Borlaug, to provide professional qualifications for mid-career extension agents. It developed as one of the most successful capacity building exercises of the entire Sasakawa Africa Association Program. Originally conceived as providing qualifications for outstanding extensionists, probably for a European university, it swiftly changed to embrace and incentivize African universities with a view to improving and sharing their agricultural curricular. There was also a strong fieldwork component for students through Supervised Enterprise Projects (SEPs), run in collaboration with the requirements of the local farming communities. Deans, lecturers and staff members of participating universities were brought together by SAFE to adopt and change curricular to meet the challenges posed by the changing face of African agriculture – and this is a continuing process.

The results of the SAFE programme have been startling. SAA’s HRD program now operates in 30 universities and agricultural colleges in 11 African countries. Over 9,000 students have graduated – or will shortly graduate – from the programme. Armed with their new qualifications, all may not find their way back into the extension services, but many are making a powerful contribution to agricultural development in their own countries and beyond.

Knowledge Transfer

In an effort to increase the efficiency of agricultural extension post-pandemic, SAA has launched an e-Extension Platform that will support the exchange of information between farmers and other stakeholders.

Cross-cutting issues

SAA will help to strengthen technological innovation partnerships and introduce franchising extension services that employ women and young people.

Measuring and communicating impact

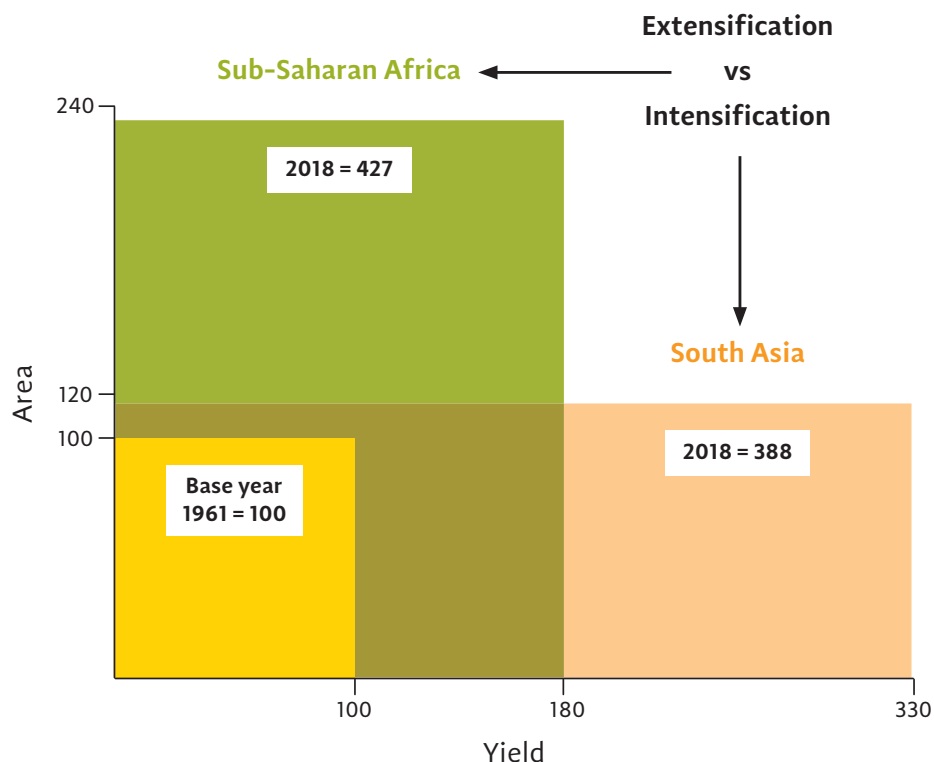
SAA will strengthen monitoring and evaluation to quantify the impact of its interventions, and communicate the findings to all our stakeholders via social media, publications and engagement in multimedia fora.

Context of SAA's Strategic Plan

Food insecurity

In order to meet rising food demand driven by population growth and changing consumption patterns, African agriculture must deal with a number of challenges, including low productivity, loss of soil fertility, water scarcity, post-harvest losses, smallholder farmers' limited market access and climate change.

Increase in cereal production in sub-Saharan Africa is due to expansion of land (extensification) whereas in South Asia it is due increase in yields (intensification)



Over the next thirty years, the population of Sub-Saharan Africa is estimated to more than double to 2.4 billion, with a minority (30 per cent) of African agricultural workers providing food for a majority (60 per cent) of urban dwellers. Currently, the production of smallholder farmers – the backbone of Africa’s agriculture – is not keeping pace with the demands of the growing population. The continent’s food import bill runs to \$35 billion annually and is expected to more than triple by 2050.

Constrained by relatively low yields compared to the rest of the world, African food production has only been able to grow by the expansion of land area mainly by clearing forest land and wildlife habitat. But such expansion of agricultural output is limited by a progressive decline in soil fertility, likely accelerated by climate change in the form of extreme weather events, such as droughts and floods and low fertilizer application rate which is only about 15% of the world average. As a result, Africa is the most food insecure region of the world with more than 250 million people at risk of becoming undernourished.

Hunger and Malnutrition

With worsening malnutrition – and increasing related economic and social costs – traditional health-related interventions need to be supplemented with a development agenda focused on food and agriculture, as part of multi-sectoral approaches to improving nutrition. The latter has in recent years been advanced by global declarations and commitments, including Sustainable Development Goals (SDG). This has led to the emergence and promotion internationally of the “nutrition-sensitive agricultural/food system” concept. At the same time, agricultural organizations are expected to make more efforts to increase the supply of, and demand for, safe and nutritious foods through every stage of the food value chain.

The need for action is underlined by Africa having the biggest prevalence of undernourishment and the second highest number of undernourished people in the world. Moreover, the continent could have the largest number of the latter by 2030 if current trends, driven by climate change and political unrest, persist.

Furthermore, attention needs to be focused on the cost of food. A key reason why millions of Africans suffer from hunger, food insecurity and malnutrition is that they do not have sufficient funds to pay for healthy diets. The problem has been exacerbated by the economic consequences of the pandemic and climate change. So, to curb malnutrition, especially among children, efforts must be made to ensure people not only have access to nutritious food but also healthy diets.

At the same time, in the post-Covid era, action is needed to prevent future disruption to world food systems, particularly in food-deficit countries, to achieve the already daunting challenge of the SDGs’ Zero Hunger target.

Climate Change and Soil Degradation

All sectors are affected by the risks associated with climate change and disasters. They impact food, nutritional and income security, sustainable natural resource management and smallholder farmers' livelihoods. Moreover, integrated solutions are needed to manage and respond to these risks.

Stakeholders must understand the likely impact of climate change so they can prepare optimal adaptation, mitigation measures and actions for value chain resilience. At the same time, they should also be made aware of the widespread problem of soil degradation – a leading cause of poor agricultural productivity in Africa – which results, through erosion, in the depletion of nutrients and soil organic matter.

As food demand increases, climate change, declining soil fertility and water resources will place additional burdens on agricultural systems. These pressures, combined with rapid urbanization, rising incomes and changing consumer preferences, will require agricultural systems to undergo fundamental reforms to meet the demands of growing populations while at the same time reducing soil degradation.

Agricultural Extension

Despite recommendations that climate-resistance crops and crop varieties help smallholder farmers cope with or adapt to climate change, their adoption has been highly variable. According to Acevedo et al. (2020), when they were adopted in lower and middle-income countries over the past 30 years, it was to deal with abiotic stresses, such as drought, heat, flooding and salinity. The most important factors that determined the use of climate-resistant crops were the availability of extension services and outreach, followed by the education levels of heads of households, farmers' access to inputs – especially seeds and fertilizers – and the socio-economic status of farming families. The main determinants for the use of crop varieties in climate change-adaptation strategies were social differences, such as gender, marital status and ethnicity.

COVID-19 Pandemic

The COVID-19 pandemic has deepened the challenges facing the entire agricultural value chain, impoverishing vulnerable African farmers, and accelerating demand for a healthy and nutritious diet.

Food shortages and consequent high prices have resulted from disruptions to the food supply chain – caused by border closures and poor access to inputs – which even in normal times struggled to stock markets and provide farmers with seeds, fertilizers, and other inputs.

Lockdowns in many countries made it impossible to harvest on time and package food, while the disruption to agricultural extension services limited farmers' and extension agents' ability to build capacity. Moreover, the closure of universities/colleges will have a long-term impact on education as well as food and nutrition security in Africa. On a positive note, however, the pandemic has driven a growth in online education which has seen an acceleration in digital agricultural extensions.

Toward Commercial and Aspirational Agriculture

Despite the African Union's call in 2020 for the transformation of agriculture, only Uganda has met the CAADP Malabo Commitments on investments to eradicate hunger. The Malabo declaration commitments for eradication of poverty through agriculture have been met by Morocco, Tunisia, Mali, Ghana, Liberia, Ivory Coast, Benin, Rwanda, and Burundi.

With the focus on promoting agriculture as a business, there will be new opportunities for entrepreneurs. SAA will, in its interventions, highlight the opportunities in the agricultural sector, particularly for women and youth, and make agriculture aspirational.

Women, Youth and People with Disabilities (PwDs)

Despite being vulnerable to poverty, food insecurity and malnutrition, African women play a vital role in agricultural production and marketing. Yet their opportunities to participate in, and benefit from, agricultural value chain activities are often limited. This is something SAA is looking to tackle with the pioneering participation of women in agricultural extension systems. It is also committed to integrating women and youth in its activities to ensure equal access to employment and equitable benefit sharing.

Sustainable job creation is critical in addressing the possibility of social and political unrest stemming from youth migration from rural towns to Africa's urban centers. As a labor-intensive sector, agriculture could offer stable employment for young girls and boys by unleashing its potential through youth-inclusive investment. These jobs could be created along the entire agricultural value chain. The development of profitable commercial farming, particularly at a smallholder level, is key to the future participation of youth in agriculture, as the sector needs to meet their aspirations for a better life.

Eradication of poverty will not be achieved without addressing the rights and needs of disabled people in every aspect of development policy. This must be prioritized because PwDs are widely discriminated against in the absence of effective laws protecting and promoting their rights.

SAA and the Sustainable Development Goals (SDGs)

SDGs are 17 goals set by the United Nations to help reduce poverty and improve environmental sustainability. Through various interventions, SAA will contribute to the following goals:

Goal 1: End poverty in all its forms everywhere.

Goal 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture.

This goal is a priority in SAA interventions. SAA needs to boost productivity, close the yield gap, provide sufficient and nutritious food to keep pace with population growth, as well as strengthen the linkage to markets to improve family incomes.

Goal 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

Goal 5: Achieve gender equality and empower all women and girls.

Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

Goal 12: Ensure sustainable consumption and production patterns. Reduce postharvest losses through technical backstopping.

Goal 13: Take urgent action to combat climate change and its impacts by regulating emissions and promoting developments in renewable energy.

Goal 17: Strengthen the means of implementation and revitalize the global partnership for sustainable development.

VISION and MISSION

VISION:

To support Africa to fulfil its aspirations in building resilient and sustainable food systems

International cooperation in agriculture has focused on increasing food production as a means of promoting food security. For producers, this has put an emphasis on strengthening the value chain.

Yet farmers are not always able to meet local demand, with many countries relying on imports to meet the shortfall. But under the COVID-19 pandemic, even importing has been challenging as food exporting countries have cut back their shipments, prioritizing the needs of their own citizens, and lockdowns have reduced transport capacity.

The pandemic has highlighted the frailties of the 'food system' – the supply of safe food that meets consumer health, nutritional and environmental standards. The United Nations Food System Summit taking place in New York in September 2021 will aim to address the systemic gaps in food – this should be done through international agricultural cooperation involving all stakeholders as a means of stabilizing food systems at a national and regional level.

SAA is dedicated to helping Africa build resilient and sustainable food systems, an aspiration that underlines its new vision 'Africa feeding Africa'. SAA's overarching aim, then, is that Africa's smallholder farmers fully achieve a state of food, income and nutrition security.

MISSION:

Catalyzing knowledge sharing with African farmers and enabling food, nutrition, and income security in their communities

By catalyzing knowledge transfer to smallholder farmers and facilitating their adoption of agricultural technologies, SAA enables food and nutrition security among African communities.

SAA will foster agriculture-centered economic growth, setting goals to increase the productivity and production of major agricultural products. This is achieved by applying the value chain approach to enhance food production, income and nutrition security and to reduce the risks associated with climate change. Knowledge transfer is delivered through extension systems run by ministries of agriculture, SAA and public research institutes as well as semi-public and private providers – requiring coordination and clear demarcation of roles and responsibilities.

Information Communication Technologies (ICT) and Strategic Partnerships will enable SAA to scale up its extension models as well as transfer and share its knowledge with extension agents and smallholder farmers. Outside SAA target areas, partnerships with universities and public extension services will enhance sustainable access to an adequate supply of nutritious food.

SAA will prioritize interventions that support/promote productivity-enhancing food crop technologies; good agricultural practices resilient to climate change; and improved food quality and business development. In addition, SAA will promote nutrition-sensitive agriculture, regenerative agriculture, market-oriented agriculture, and the empowerment of women/youth/PwDs through market-oriented farming activities. It also seeks to advance effective, demand-driven agricultural and rural development advisory services through appropriate training of extension advisory staff and work, where appropriate, with agricultural education institutions in sub-Saharan Africa.

SAA is currently providing a wide range of technical support in the agricultural arena, including facilitating the supply of seed and fertilizer, raising farmers' awareness through extension services, strengthening farmer organizations, promoting market and improving postharvest management and quality standards as well as farmers' access to inputs and knowledge.

The expansion of its partnerships with multiple public and private sector players has enabled SAA to have novel inputs into extension systems in Ethiopia, Nigeria, Uganda and Mali, and other target countries. As such, there is an urgent need to strengthen such partnerships.

By employing an extension approach focused on four dimensions of food security (affordability, accessibility, utilization and stability), it is possible to provide households with sustainable access to nutritious food.

SAA Voices from the field: the farmers who walk with us

Uganda

“SAA has built my capacity, and I can now train fellow farmers”

A story about how good agricultural practices introduced by SAA improves livelihoods

Henry Sebyala, a father of five living in the Nakaseke district of Uganda, has seen his productivity and income increase as a result of SAA interventions. Henry was also selected to host various demonstrations as part of collaborations between the Nakaseke District Local Government and SAA.

“I ventured into commercial farming as far back as 2002,” Henry explains “Back then, I mainly cultivated beans and maize on about two acres of land, respectively. However, the process was tedious and earned me barely enough money to provide for my family. I relied on traditional farming methods, and production was inadequate.”

By observing farmer learning platforms established by SAA and engaging in training, Henry realized that a significant amount can be harvested from a small plot of land. As a result, he harvested 600kg of beans from half an acre, and 2,300kg of maize from one acre – previously Henry would harvest just 250kg-400kg of beans from one acre.



Better agricultural practices enabled Henry to purchase a truck



Henry and a Program Officer illustrating the use of a peddle pump

“SAA trained me on the best farming practices, climate resilient technologies and selected me to host the climate smart village. SAA also supported me in acquiring an irrigation system by linking me to equipment suppliers, installing the irrigation system, and providing technical backstopping. With the irrigation system in place, I am able to grow tomatoes, eggplants, pumpkins and cabbage all year round on four acres of land on a crop rotation basis.

“Currently, I am growing vegetables on two acres of land while the remaining two acres rest for soil recovery. In the second season of 2018, I made \$514.24 from horticultural products, which enabled me to acquire a small truck to transport my produce – farmers in my community sometimes hire my truck at \$19.17 for a return journey. I was also able to repay a loan I got from the Namilyango Twekembe Farmers Saving Group.”

By adopting good agricultural practices, Henry is able to pay his children’s school fees and the increased income has motivated him to purchase additional land to expand his vegetable production. Henry has ambitious plans for the future: *“SAA has built my capacity, and I can now train fellow farmers on climate smart technologies. Farmers in my community have realized the benefits of climate smart practices and adopted them. I have linked farmers to suppliers of irrigation equipment. Looking to the future, I hope to establish a nursery to sell seedlings, acquire more land and establish an agricultural learning centre.”*

Strategic Focus Areas

To achieve the above stated mission, SAA will address the following three strategic intervention focus areas:

STRATEGIC FOCUS AREA 1. Sustainable, Resilient and Regenerative Agriculture in response to Soil Degradation and Climate Change

SAA envisages placing Regenerative Agriculture (RA) at the center of its technological intervention as part of its efforts to promote a resilient and sustainable food system in Africa. A system of agricultural practices and principles, RA supports biodiversity, enriches soil, improves watersheds and increases the capacity of the soil to capture carbon (HCWH, 2020). Effective implementation of RA is expected to contribute towards increasing the food, nutrition and income security of African smallholder farmers.

In pursuit of RA, SAA adopts two practices: Conservation Agriculture (CA) and Integrated Soil Fertility Management (ISFM).

CA practices stimulate soil microbial activity, increase soil fertility, improve the soil's physical structure and water retention capacity, and reduce soil erosion. CA is based on the interrelated principles of minimal mechanical soil disturbance, permanent soil cover with living or dead plant material, and crop diversification through rotation or intercropping. Furthermore, CA is considered a climate-mitigation strategy that supports the practice of ecological restoration by removing carbon dioxide from the atmosphere and storing it in the soil as organic carbon.

ISFM is defined as a set of soil fertility management practices that necessarily include the use of fertilizer, organic inputs, soil amendments and improved germplasm combined with the knowledge of how to adapt

Regenerative Agriculture

Regenerative agriculture seeks to reverse the alarming worldwide degradation of soil health caused largely by the loss of soil organic matter. The trend threatens to both worsen climate change by releasing carbon into the atmosphere and reduce the nutrient content of what we eat and our ability to feed ourselves.

As its name suggests, the aim of RA is to not only restore farmland health, but also improve it by building up the soil's organic matter and biology – ultimately making it more fertile and productive, thus protecting farmers' livelihoods. At a time of growing concerns over food security and global warming, it is a pathway to a more sustainable future.

In essence, RA is about the conservation and rehabilitation of arable land. In practice, it is an ecosystem-based, holistic approach to farming, through judicious use of inputs and limiting tillage to reduce soil disturbance and preserving biodiversity through crops rotation and the grazing of livestock on cover or cash crops. All of which is intended to enhance the chemical and mineral composition, as well as resilience of the soil, making it better able to retain water and carbon.

In Africa, where falling crop yields and climate change are severely threatening local economies and environments, the value of RA is increasingly recognised and appreciated. Smallholder farms, particularly, have experienced significant benefits, but for this innovative new farming model to flourish it needs to be incentivized by government and commercial actors, not least by rewarding farmers who practice it with a higher price for their produce.

these practices to local conditions. ISFM is underpinned by some key principles, including but not limited to maximizing the use of available farm organic sources; harnessing the synergetic effect of the combined use of organics and minerals and water; and the use of available farm natural resources that are economically viable. By adopting ISFM practices, smallholder farmers are able to use fertilizers and pesticides more efficiently and maintain yield per unit area at the same level as conventional agriculture. Moreover, ISFM practices enable resilient farm management, reducing both the impact of drought and the need to expand agricultural land.

Within its technology intervention strategy, SAA has been promoting some key elements of RA, such as adaptive production technologies and practices aimed at helping smallholder farmers cope with the effects of climate change. These practices include the use of drought-tolerant crop varieties and efficient water management, combining organic and inorganic (chemical) fertilizers, minimum tillage and herbicides based on the agro-ecosystem and the socio-economic conditions of the target area. However, as farmers are unlikely to implement complicated practices, simpler versions will be promoted in the field.

STRATEGIC FOCUS AREA 2.

Nutrition-Sensitive Agriculture for Children and Adults Health

Nutrition-sensitive agriculture is a food-based approach to agricultural development that puts nutrition-rich foods, dietary diversity and food fortification at the heart of overcoming malnutrition and micronutrient deficiencies.

Increased life expectancy worldwide has coincided with a rise in lifestyle-related changes, with nutrition in combination with moderate exercise recognized as a preventative measure to reduce illness.

Nutrition's contribution to health is underlined by medical confirmation that undernourishment during early childhood impacts subsequent physical and cognitive development. As such, donors, such as WHO and UNICEF, have launched the Scaling Up Nutrition (SUN) initiative to improve newborns' nutrition, while other NGOs have been actively working on diets in school.

SAA will take on the challenge of improving nutrition in rural areas in Africa, with a focus on the strengthening of the dissemination system to support the cultivation and marketing of nutritious crops. In future, nutrition-related modules will be essential for the SAA university outreach program.

SAA's activities will also focus on food-based approaches to improve nutrition among the most vulnerable groups. This can be achieved through the promotion of equal access to not only agricultural resources, but also nutrition information and services, as well as dietary diversity.

Lack of dietary diversity is a particular issue in Africa where the consumption of micronutrient-dense fruits and vegetables is very low. Accordingly, nutrition-sensitive agriculture approaches, such as the production and consumption of bio-fortified and nutrient-dense crops, could be enhanced through partnerships with other organizations (viz., Harvest Plus for bio-fortified crops and the World Vegetable Center) that promote the use of bio-fortified crop varieties, nutrient dense indigenous vegetables and nutrient-rich products in children's complementary feeding.

Diversified food production and using nutrient-dense crops to complement and diversify cereal staples will lead to increased consumption of micronutrients and thus result in healthier lives and well-being – especially among the rural population – and significantly contribute to combating malnutrition.

Nutrition promotion and education will be incorporated into the sensitization activities for smallholder farmers and the SAA Demand Driven Curriculum (DDC) university programs that target extension agents.

To achieve the above, SAA will enhance its nutritional objectives, promote healthy African food production and consumption practices, engage in small-scale irrigation and delivery systems for vegetables and promote home gardens. These actions will contribute to the year-round availability of safe and nutritious food leading to improved nutrition, income, livelihoods and food security in Africa. It will also result in the sustainable availability and affordability of a diverse and adequate diet for vulnerable groups.

STRATEGIC FOCUS AREA 3.

Market-Oriented Agriculture for securing Farming as a Business

Stable farm incomes are generated when production plans are based on markets trends. For smallholder African farmers, making such plans is hard because in most cases potential markets are located far away.

Moreover, unlike developed countries where nutritious and high value crops fetch high prices, in Africa there are no such guarantees. All the more reason, then, for African farmers to understand market trends and experiment with crops to see which will lead to an increase in income.

In an effort to make extension delivery more efficient and effective, SAA has developed the Private and Extension Service Provision (PESP) extension model, comprising private service providers (PSP), commodity association traders/trainers (CAT) and community-based facilitators (CBF). Providing services for a fee, they offer farmers access to important production technologies and related services – such as inputs, agro-processing and market linkages – across the entire value chain as and when they are needed.

SAA will look to make the PESP model more effective by expanding service provision to include financial access and adapting other franchise models. In this way, SAA will ensure that agricultural products are of good quality, affordable, and produced in an environmentally friendly manner.

A program called SHEP (Smallholder Horticultural Empowerment and Promotion), developed and implemented by JICA, has enabled farmers across Africa to meet market needs by conducting market surveys centered on vegetable cultivation, as well as developing their own cropping and production plans and calendars. Many of the farmers who participated in the SHEP program nearly doubled income growth. SHEP-style programs will see SAA expand the scope of cooperation with JICA to address many target areas.

Moreover, implementation of the SHEP approach will be based on market research and enterprise chosen by the farmers themselves, including the development of irrigation facilities and the selection of target areas that have access to irrigation.

SAA Voices from the field: the farmers who walk with us

Nigeria

The story of Grace Yohana, and how she is committed to widening access to quality seeds

Access to quality seeds has been a critical challenge for smallholder farmers in the Mararaba Rido Local Government Area in Kaduna State, Nigeria, where Grace Yohana lives. As a way of addressing this issue, Grace trained as a community-based facilitator (CBF) to provide value chain extension services focusing on maize, rice and soybean. Upon completion of her training, Grace decided to go further by sharing her knowledge and skills with the wider farming community using platforms provided by SAA Nigeria and Alliance for a Green Revolution in Africa (AGRA) in Kaduna State.

One of the ways in which Grace has utilised the opportunities made available to her by SAA is to become a representative for Value Seeds Limited – a crop seed production solution and development company based in Nigeria. By becoming an intermediary between farmers and Value Seeds Limited, Grace assesses the requirements of farmers and then relays this information to the company, in order to ensure smallholder farmers are provided with what they need.

“I was already serving my community as an extension agent by delivering services on crop production and enhancement,” Grace explains, *“however, the series of training sessions I attended through the joint project implemented by SAA Nigeria and AGRA enabled me to understand key components of the agricultural value chain system. It broadened my horizons and made me realise that I can increase my income from this new venture.”*



Grace Yohana is a community based facilitator. She supplies seeds and provides advisory services to smallholder farmers

“My hard work paid off and in addition to increasing my income, I’m also now engaged in solving the challenges that we have in the supply system of quality seeds.”

As part of her role with Value Seeds Limited, Grace also procures seeds and then packages them accordingly in 2kg and 5kg bags, with appropriate labels. She also places orders on behalf of customers and provides advisory services to smallholder farmers who visit the store.

Strategic Approach

STRATEGIC APPROACH 1. Knowledge Creation

With major farming systems shaped by communities and agro-ecological zones, agriculture in Africa is highly diverse. As such, there are no ‘silver bullet’ solutions that can be applied across large regions. Rather, technologies need to be tailored to farming systems and farmers’ needs. Therefore, the “Co-innovation” concept should guide knowledge generation, and packaging and transfer, which needs to be carried out with the participation of targeted farming communities. SAA plans to work with the farmers to understand their challenges and collaboratively develop a solution. Thus SAA will be *Walking with the Farmer*.

STRATEGIC APPROACH 2. Knowledge Packaging

Most extension crop demonstrations in Africa have promoted standardized packages of technology. These have generally been among relatively better-off smallholder farmers, mainly in less risky agro-ecologies - with reasonably good access to markets. Extension services have tended to recommend limited technology packages (two at the most) for each of the major food crops across most African countries.

In packaging information, the interactions between various factors determining yield outcomes should be considered, such as the timing of seeding, weeding and fertilizer applications. Standardized packages should include simplified extension and demonstration approaches, with fewer variations. When a standardized package is extended over diverse and risky environments, technical efficiency improves significantly. SAA will introduce a flexible technology package to meet the needs of farmers.

Walking with the Farmer

In his final speech on African soil delivered in Bamako in 2006, Dr Norman Borlaug, Nobel Laureate and SAA President, urged his audience “not to wait for perfect conditions or the perfect seed variety. Use whatever is available – and get on with it”. This summed up his own philosophy to agricultural development – and illustrated the early part of the SAA program, which was based on the fact that the food crop technology in Africa to double and triple farm yields did exist in Africa’s research institutes and should therefore be used.

Norman Borlaug died in 2009 and his last recorded words on new technology were “take it to the farmer”.

These words, almost a final instruction, have been the SAA mantra ever since. But when senior staff and stakeholders came together to discuss the way forward for the next five years, it was clear that the emphasis had changed. Working with farmers was no longer a series of instructions from one side to the other, it was an equal sharing of information, experience and activity between SAA and the farming communities with which it worked. After all, these farmers have been working their land longer than we have been developing new technology. They know the solutions but often lack the necessary tools and resources.

So, the SAA mantra has been changed from “Take it to the Farmer” to “Walking with the Farmer” implying that we walk in their shoes to understand their challenges and co-create solutions.

The integration of SAA's current extension models (FLP, CBSM, APEC, PESP, CSIA, SDDC) should be promoted in all focus countries at community level. In order to generate a synergetic consolidated impact, this community-based approach needs to involve the implementation of the six models consolidated along the value chain in an intervention area (a minimum unit where an impact assessment is carried out).

A consolidated impact is difficult to achieve through sporadic intervention with only one model implementation at each site. Therefore, SAA will concentrate on an intervention area and implement activities with sufficient model integration, as a means of achieving comprehensive improvements in farmers' lives and livelihoods. In terms of future planning, we can refer to the potential integrated approach in One Stop Center Association (OSCA) in Uganda, Postharvest Trading/Training Centers (PHTCs) in Mali, Apex Associations in Nigeria and Value Chain Centers (VCC) in Ethiopia. These integrated interventions already embody the community-based approach concept.

STRATEGIC APPROACH 3. Knowledge Transfer & Adoption

Agricultural extension to smallholder farmers is increasingly employing ICT tools – including mobile devices, internet resources and broadcast technology – because of both the limited number of agriculture ministry extension agents and the fragile nature of agricultural extension systems in some countries that hold up the delivery of necessary information and knowledge to farmers.

Since June 2020, SAA has been working on an e-Extension Platform that can deliver necessary agricultural information to extension agents and farmers' group leaders via smartphones and mobile phones. A virtual space that could play significant role post-pandemic, the platform connects all stakeholders along the value chain, narrowing the information gap between smallholder farmers, extension agents, agro-input dealers, and traders.

Initially seen as a way of mitigating the impact of Covid-related lockdown measures, the e-Extension Platform will be expanded so that more extension agents and farmers are able to make use of it.

But the platform is not only aimed at supporting the agricultural extension system. It can also be used to introduce soil and disease diagnosis applications at agricultural production sites, as well as to sell and purchase agricultural inputs and products. Yet while the digitization of agriculture will offer smallholder farmers unprecedented services, the relatively low mobile phone and smartphone penetration rate in rural areas of Africa means digitization will, for now, be mainly focused on the younger generation who are eager to use new tools. Indeed, SAA is planning to demonstrate the benefits of the e-Extension Platform to Africa's young farmers and should they be interested in setting up e-agribusinesses, SAA will actively support them.

Digitization will be used to accelerate and expand the new SAA strategy by promoting enhanced distance learning, including the development of an agricultural distance education network, possibly covering the whole of the African continent.

Social Franchising

A means of expanding social enterprises, social franchising enables non-profit organizations to scale up and expand the reach of their operations. At the same time, by collaborating with local social franchisee partners (involving private service providers, youths, women and PwDs), social franchising can provide business services in new markets and locations.

Franchising will be deployed through SAA-established value chain platforms, where all the SAA models have been integrated. These platforms include: One Stop Centre Associations (OSCA), Postharvest and Trade Center (PHTC), Apex Association and Value Chain Centres (VCC).

SAA will mainly work with commercially-orientated farmer organizations, individual farmers, relevant government agencies, and the private sector. All the operations/activities will take place within extension models that have been developed by SAA and rolled out in its operating countries.

The enrolment of other value chain actors will help to realize SAA's mission and objectives. Some SAA partners may pay franchise and royalty dues in exchange for the right to introduce and sell products/technologies in SAA's areas of operation, or provide services under the SAA brand name or trademark.

SAA will therefore offer stakeholders access and use of improved technologies under its control; provide training and linkages to other value chain actors; develop and share training material, and support extension staff, students, farmers and farmer organizations.

Social Franchising

Employing the basic principles and methods of commercial franchising, social franchising is a means of achieving sustainable social benefits in a cost-effective and efficient way. Put simply, a franchisor offers social enterprises with common interests and goals the opportunity to become part of a network of members providing franchised services, normally in a specific geographic region.

The franchisees draw on the franchisor's expert advice, resources and brand to deliver on their own specific objectives, which will be broadly in line with those of the franchisor. Some charge for the service, others offer it for free. Whether promoting health, agriculture or education, social franchising facilitates the scaling up of assistance to end-users, so helping to maximise outcomes. Its cooperative and sharing ethos means that franchisees can significantly save on costs that they would otherwise incur were they to operate independently.

For the franchisor, one of the main challenges is maintaining regulatory oversight over members of the franchisee network while at the same time growing it sufficiently to create economies of scale. The social franchising model has proven to be very effective in the developing world, especially in countries where government service delivery is poor. While not intended to replace provision by central and local authorities, franchisee networks can play an important role in helping to fill gaps and build capacity on the ground.

The model is also an effective means of empowering disadvantaged, neglected communities and minorities to address problems and challenges they face in a sustainable way. The emergence of social franchising has added a new bottom-up, entrepreneurial approach to international development work, delivering notable impacts across the developed and developing world. Social franchising will provide opportunities for Women, Youth and PwDs to be an entrepreneur and help scale up and scale out SAA and other extension models.

SAA Voices from the field: the farmers who walk with us

Mali

“Thanks to SAA, we have seen our revenues and livelihoods greatly improved.”

How SAA empowered Assa Sanogo and her fellow farmers to improve their livelihoods

Assa Sanogo is a 66-year-old smallholder farmer from the village of Monzomblena in Mali. In addition to engaging in the production and processing of agricultural products including groundnuts, Assa is also the President of the women’s group, comprising 223 members at the Postharvest and Trade Centre (PHTC) in Monzomblena, Dioila Region, Kerela Commune, Mali.

As a result of training administered by SAA on improved farming practices and technologies, Assa and her colleagues have seen their technical and operational capabilities greatly improve.

“I was impressed with the technologies SAA encouraged us to test and adopt. At first, I was reluctant – especially with the new variety of groundnut flower 11 brought for demonstration by SAA – as the first responsible for the women of the village. But time proved SAA right after an initial agricultural test campaign,” Assa explains, “I was impressed by the quality and quantity of the harvest within our community, and SAA have helped ensure food security in our community.”

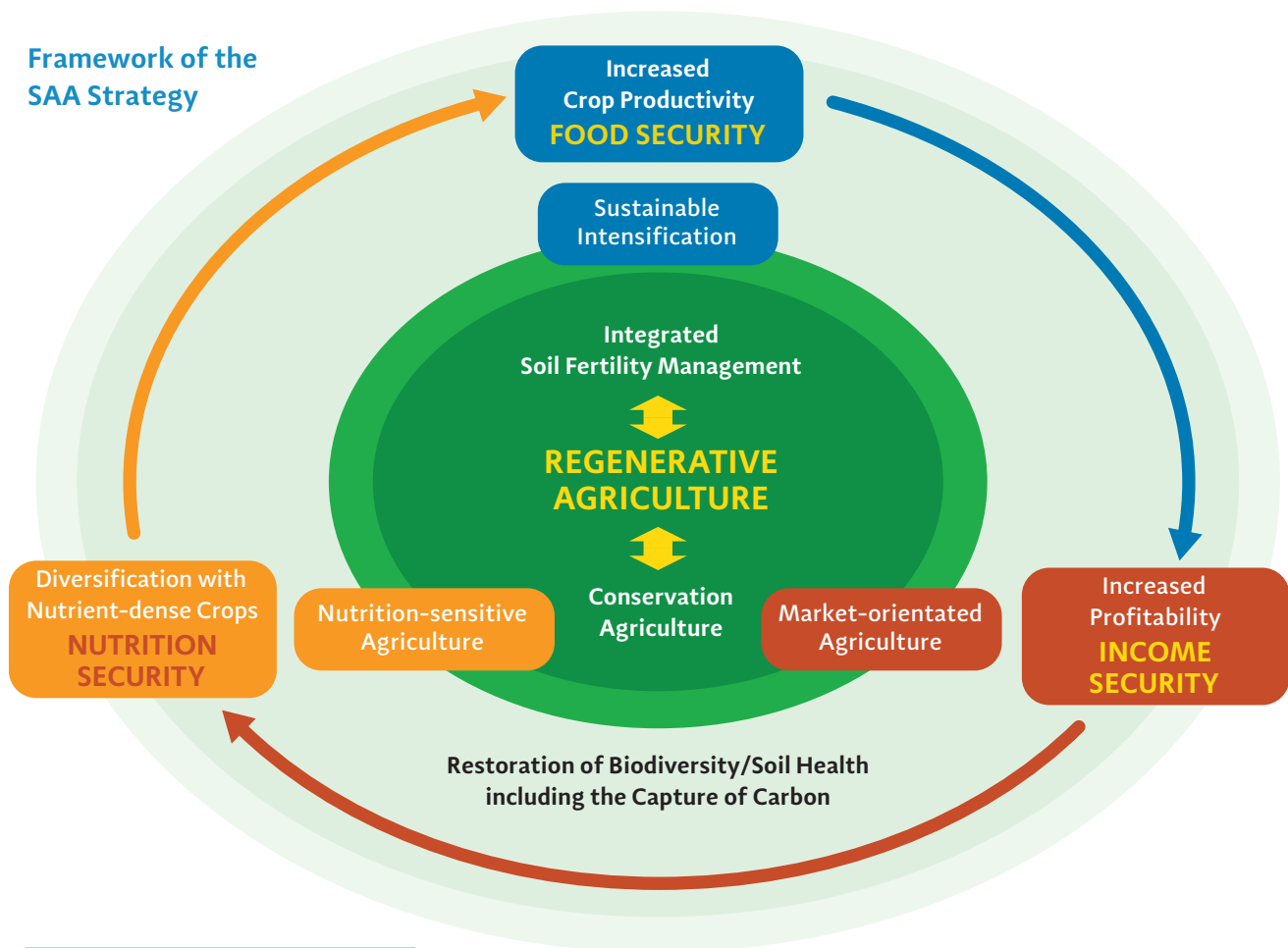
In addition to training farmers on good agricultural practices, SAA also helped obtain a groundnut processing unit consisting of a sheller, roaster and groundnut pulp mill. Additional training ensured smallholder farmers are fully knowledgeable in using the equipment safely and efficiently.



Assa Sanogo (right) and an SAA field technician standing in the groundnut pulp mill unit

“Over a two and half month period of activity, we processed 500kg of grain groundnut into 75 container paws. With a starting amount of 450,000 XOF (\$786.70 US), we generated a revenue of 175,000 XOF (\$306 US). In terms of capacity building efforts, SAA has supported members of the group in a variety of areas, including entrepreneurship in agriculture, business management, marketing, and contracting, among others.

“We are truly grateful and delighted with the training we received, as it has enabled us to manage our own business better, and to ensure financial profitability. Thanks to SAA, we have seen our revenues and livelihoods greatly improved.”



Cross-cutting Issues

Partnership Development

Highlighted as a sustainable development goal, partnership within an African context is achieved through the New Partnership for Africa’s Development (NEPAD, 2001) and the Comprehensive Africa Agriculture Development Programme (CAADP, 2002). Both offer guidance to African member governments on operationalization themes, the revitalization of African agriculture and poverty reduction.

SAA seeks to influence the inclusive transformation of African agriculture. It will do so by empowering smallholder farmers to sustainably increase productivity and income in response to market demand through partnerships with public and private stakeholders, in particular extension advisory services. SAA’s partnership strategy guides its organizational efforts to build partnerships that are integrated across the entire value chain in a sustainable way. The strategic approaches include:

- a) To reaffirm and expand SAA’s position in agricultural transformation in Africa.
- b) To strengthen technical expertise and skills.
- c) To strengthen resource mobilization in order to diversify funding sources.
- d) Identify and mainstream cross-cutting issues into programmatic decision-making.
- e) To strengthen networks to re-focus and align SAA’s regional initiatives and strategic programs with the priorities of key national and regional partners for the improved delivery of agriculture technologies.
- f) Facilitate dialogue and promote regional cooperation across SAA’s operational countries.

The scope of agricultural extension has expanded from crop production, postharvest processing to marketing along the value chain. As a result, more and more actors are involved in food and nutrition security, and there are more Public-Private Partnerships (PPPs) in Africa's agriculture sector.

There is an opportunity to introduce innovative technology into the agricultural extension system for smallholder farmers through partnering with research institutions and universities, especially climate-smart agriculture. In addition, there are more opportunities for SAA to work in impactful partnerships with other institutions and NGOs, particularly on cross-cutting issues (nutrition, gender, ICT, etc.).

Since its inception in 1986, SAA has attached critical importance to partnerships by teaming up with ministries of agriculture in target counties to have access to the critical mass of front-line extension agents required for grassroots implementation of agriculture extension programs.

SAA has also been working with national research and extension institutions, International Agriculture Research Centers (IARCs) and the private sector to develop and deliver research knowledge to smallholder farmers. In addition, SAA has been working with other development partners, including international and regional organizations, bilateral aid organizations, and philanthropic foundations as well as other international NGOs.

Furthermore, SAA has sought PPPs to enhance support for extension delivery and smallholder agricultural development. SAA will proactively build technical partnerships to meet the goals and objectives of the strategic plan – the potential collaborating partners include: (a) national governments; (b) national and international research institutions; (c) private foundations; (d) bilateral and multilateral donors; (e) non-governmental organizations; (f) private sector and (g) farmers.

Women, Youth and People with Disabilities (PwDs)

SAA is committed to gender equality, women's empowerment and the equitable participation of youth, women and PwDs in agriculture. It aims to improve their livelihoods by creating opportunities in agribusiness enterprise development. Specific objectives are:

- Create awareness among families, communities, policymakers on the needs of, and opportunities for, women, youth and PwDs in agribusiness.
- Identify and promote suitable technologies to reduce labor drudgery.
- Improve and strengthen capacity and skills of EAs, women, youth and PwDs to stimulate profitable agriculture and agribusinesses.
- Improve entrepreneurship skills and competitiveness among women, youth and PwDs in agribusiness, so as to expand economic opportunities.
- Promote ICT approaches for e-extension and e-learning for women, youth and PwDs to improve access to information, technologies, and markets, as a means of expanding business opportunities.
- Improve networking and partnerships for women, youth and PwDs in localized agribusiness.

Women play a central role in agriculture and constitute 50% of the agricultural labor force in sub-Saharan Africa (FAO, 2017), yet due to gender inequality they tend to have less access to agricultural resources and assets such as land, inputs and services (e.g., credit, extension, training services) as well as to rural employment opportunities. As a consequence, yields on plots managed by women tend to be lower than those managed by men. According to the FAO, the gender gap imposes real costs not only in agricultural outputs, but also in food security and economic growth.

As part of SAA's commitment to integrating women into its activities, it has been mainstreaming gender in its interventions, whilst monitoring and evaluating the process. SAA's interventions also specifically target women, who receive training and support through Women Assisted Agricultural Technology Demonstration (WADs), the women-based Village Saving Loan Associations (VSLAs) and women's groups for food processing, etc.

Recognizing that gender equality is central to SAA's mandate, the organization's gender strategy seeks to help bring about the inclusive transformation of African agriculture as a means of empowering smallholder farmers to sustainably increase productivity and income in response to market demand. The process will be achieved by working in partnership with public and private stakeholders, in particular extension advisory services. The strategy will guide the organization's efforts to ensure that gender equality and women's empowerment issues are fully integrated in all areas of its work.

The youth population in Africa continues to increase rapidly and their migration to urban areas is also increasing because of the lack of opportunities in the rural areas – agriculture can provide many opportunities provided they afford a decent livelihood. SAA's focus on developing agriculture as a business will make it aspirational for youth.

Similarly, as agriculture develops as a business, there will be a need for many skills, from production to marketing to back-office support etc. SAA will include PwDs in its training programs to impart the required skills for jobs in the agricultural sector.

Measuring and Communicating our Impact

Monitoring & Evaluation

SAA has developed a reliable and consistent M&E framework approach and methodology for capturing data and information across its programs. This will allow SAA to aggregate results and present robust and credible data reflecting impact across programs and geographies, as well as at specific country or program levels. An M&E handbook provides guidance on delivering monitoring, evaluation, reporting, and learning across SAA's diverse programs and projects to facilitate evidence-based decision-making, uphold accountability, reporting and adaptive management.

SAA aims to integrate M&E into everyday working practices as a means of promoting the economic and social empowerment of farmers.

Resource Mobilization

Since its inception in 1986, SAA has received long-term support from Japan's largest philanthropic organization The Nippon Foundation, enabling it to focus consistently on program implementation. SAA integrates different donor (investor) funding streams into one corporate program of work and within a consolidated budget scenario for efficient and effective resource use.

In the current plan SAA will diversify its funding by reaching out to traditional and non-traditional donors. All SAA staff – including the SAA board of directors – will have roles to play in identifying new opportunities for funding. SAA will also set up a new department with specific focus on developing partnerships and cultivating new donors. This department will liaise with the office of the President, Country Directors and other staff to draw on their respective professional networks to identify and help develop potential new sources of funds.

Communications Strategy

SAA recognizes that communication is a significant means of disseminating its outcomes internally and externally and enhancing SAA's global and regional visibility.

The communications strategy is designed to guide SAA's public relations efforts to enhance engagement with stakeholders.

In order to help maintain a strong and recognizable brand identity for our key partners, external audiences, and the smallholder farmers with whom we work, corporate communications guidelines have been developed, setting out a range of standards and norms for official SAA communications, publications and promotional materials. A key focus area will be the selection of appropriate communications and key messages for the target audiences. SAA's social media presence will be enhanced. A monthly newsletter will continue to be used to keep all staff informed of key activities both at Headquarters in Tokyo, and offices in Africa. A communications office reporting to the President will help to get information out in a timely manner.

SAA at a glance and the way forward by country

SAA History

SAA was established in 1986 following the founding of the Sasakawa-Global 2000 (SG 2000) African Agricultural Initiative by Japanese philanthropist Ryoichi Sasakawa, Nobel Laureate Dr. Norman Borlaug and former US President Jimmy Carter. In the same year, SAA, led by Dr. Borlaug, received funding for all its agricultural work from The Carter Center Global 2000 program, chaired by President Carter, and The Nippon Foundation, chaired by Ryoichi Sasakawa. The SG 2000 programs have collaborated closely with national agricultural extension services, improving their field operational effectiveness and strengthening their human capital. National governments have contributed thousands of frontline extension staff to, and provided partial funding for, joint field programs. The best synthesis of SAA's mission was captured in Dr. Borlaug's final appeal, "Take it to the farmer!"

SAA achievement

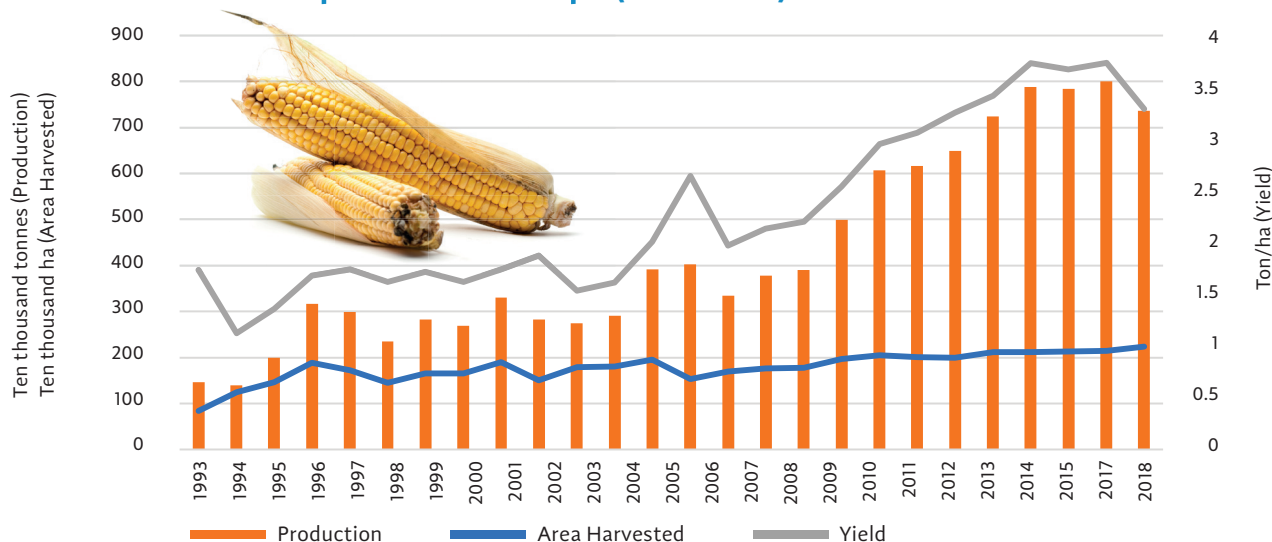
Since 1986, SG 2000 agricultural programs have been implemented in 14 African countries, with Ethiopia, Mali, Nigeria and Uganda becoming its focus countries in 2006. SG 2000 country programs have helped farmers establish over 500,000 demonstration plots. Additionally, national governments have funded the inputs for more than three million production plots (ranging from 0.25 to 0.5ha).

Originally known as Sasakawa Global 2000 (SG 2000), because of its close affiliation with the Carter Center’s Global 2000 project, the Sasakawa Africa Association (SAA) title began to be used after the turn of the Century – though SG 2000 is still often remembered by African governments and many thousands of smallholder farmers whose lives were touched by the new technology.

With its focus on agricultural extension and smallholder development, SAA has been active in 16 countries in sub-Saharan Africa, improving the lives of millions of smallholder farmers. Working with its main partners, national agricultural extension services, SAA has concentrated on introducing productivity-enhancing food crop technologies to increase yields and improve household incomes.

In each of the SG 2000 operating countries, production of Africa’s five staple crops – maize, rice, wheat, sorghum and millet – rose by 21.5 million metric tons. About a quarter of this figure was due to productivity increases – brought about by improved technologies, seed and crop management, as well as timely planting. The value of these yield-induced increases at 2006 prices is estimated at US\$ 415 million annually (FAOSTAT & USDA Agricultural Statistics). While difficult to attribute directly to SAA interventions, SG 2000 and its partners have, over the years, played a significant role in catalyzing these outcomes, especially in maize production and productivity. For example, in Ethiopia, SAA interventions have significantly contributed to improving national food security and poverty reduction in the country by (1) catalyzing the establishment of an official agricultural extension system, (2) building the capacity of agricultural extension agents, and (3) transferring agricultural technology to smallholder farmers (3,000,000 people). Maize production and yield from the same cultivation areas increased by five and three times respectively. In SAA intervention areas poverty level decreased from 48% to 14% in five years.

The transition of maize production in Ethiopia (1993 - 2018)



Institutional Values

1. SAA focuses on creating a collegial and inclusive environment that fosters knowledge and opinion sharing amongst staff for the development of innovative solutions to the challenges encountered by our farmer partners.
2. SAA will emphasize the highest standard of integrity and honesty to efficiently use both public and private funds entrusted to it and report scientifically validated results in a transparent manner.
3. SAA staff will work as a team in support of SAA's Vision and Mission of helping Africans achieve their aspirations of developing Africa's agricultural sector, feeding its expanding population and improving their livelihoods.

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Acronyms

CA	Conservation Agriculture
CAADP	Comprehensive Africa Agriculture Development Programme
CAT	Commodity Association Trader/Trainer
CBF	Community Based Facilitator
CBSM	Community Based Seed Multiplication
CSIA	Community Saving for Investment in Agribusiness
EA	Extension Agent
FLP	Farmer Learning Platform
FAO	Food and Agriculture Organization
IARCs	International Agriculture Research Centers
ICT	Information and Communications Technology
ISFM	Integrated Soil Fertility Management
JICA	Japan International Cooperation Agency
M&E	Monitoring & Evaluation
NEPAD	New Partnership for Africa's Development
NGO	Non-Governmental Organization
OSCA	One Stop Centre Association
PESP	Private and Extension Service Provision
PHTC	Postharvest and Trade Center
PPP	Public-Private Partnerships
PwDs	People with Disabilities
RA	Regenerative Agriculture
SAA	Sasakawa Africa Association
SAFE	Sasakawa Africa Fund for Extension Education
SEP	Supervised Enterprise Project
SDDC	SAFE Demand Driven Curriculum
SDGs	Sustainable Development Goals
SHEP	Smallholder Horticulture Empowerment & Promotion
SUN	Scaling Up Nutrition
UNICEF	United Nations Children's Emergency Fund
VCC	Value Chain Centre
VSLA	Village Savings and Loan Association
WAD	Women Assisted Demonstration
WHO	World Health Organization



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