FOR A BETTER LIFE: Four rural projects which transformed the lives of people.
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Four rural projects which transformed the lives of people
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FOREWORD

Maria do Comceiçao Lopes Tavares Semedo is a happy mother.

She can now afford to send her two daughters to university in Portugal, thanks to her small agricultural business funded by a project supported by the African Development Bank.

Maria’s story is a perfect illustration of how concrete and palpable our agriculture and agri-business projects can be.

It also shows the multiplying effect of our projects, which are designed to create synergies and opportunities.

This book is about the impact of our projects on people, and how they are transforming lives. It is full of illustration, and testimony.

Based on true stories, this book describes some of our efforts to implement inclusive growth projects, a growth that creates opportunities for all.

This book is part of a four-part series, “For a Better Life”, which brings a vibrant and optimistic message on Africa’s prospects. From agriculture to human development, from water and sanitation to governance and financial and economic reforms, these books tell the stories of men and women who were able to take their destiny into their own hands.

These four areas — in which the African Development Bank’s active portfolio stands at about USD 10 billion — play a crucial role in achieving its twin objectives of promoting inclusive growth and supporting the transition to green growth.

Good reading!

Aly Abou-Sabaa
Vice President
Agriculture, Water, Human Development, Governance and Natural Resources
Africa’s agriculture sector has enormous potential. If that potential can be properly released, agriculture can make a vital contribution to promoting inclusive growth on the continent.

Over the last ten years, Africa has experienced relatively strong economic growth. That growth has been achieved despite setbacks such as the food and financial crises, political tensions, as well as natural disasters in some African countries.

The strong economic growth rates achieved by Africa have unfortunately not been matched by corresponding reductions in unemployment and poverty. And the growth has not been inclusive – its benefits have not reached across all groups of people. Nor has it resulted in better protection for the vulnerable, including the young and women. The latter make up the majority of Africa’s smallholder farmers. GDP growth from agriculture has a much greater poverty reduction effect than does GDP growth from other sectors. As the majority of Africa’s poor depend on smallholder agriculture for their livelihood, pursuing inclusive agriculture growth can help to accelerate and sustain the region’s strong overall economic growth, with positive impacts on the Millennium Development Goals, especially the goal of eradicating extreme poverty and hunger.

Since its creation, the African Development Bank has recognized the potential of agriculture to bolster inclusive growth and food security, as well as to enhance regional integration in Africa.

Accordingly, the AfDB has supported, and continues to support, agricultural transformation in Africa — mainly through investments in infrastructure development. Agriculture and rural development have benefitted from some USD 12 billion of public and private sector loans and grants between 1967 and 2012. In the last five years alone, the AfDB has supported 103 operations with commitments valued at more than USD 2 billion.

Also, the agriculture sector features prominently in the AfDB’s Ten-Year Strategy 2013-2022 as an area of special emphasis toward the realization of the strategy’s twin objectives of inclusive growth and transition to green growth. Capitalizing on the continent’s vast agriculture resources and opportunities to integrate African enterprises in regional and global agriculture value chains, the AfDB now focuses on financing activities which both demonstrate value addition and strengthen forward and backward linkages in the sector. The AfDB is also at the forefront of ensuring sustainable use of these huge agriculture resources by promoting agriculture that is climate-smart.

This book offers some emerging success stories from a sample of the Bank’s interventions. It shows how our projects are improving people’s lives across different countries.

The Watershed Management Project in Cabo Verde, the Rural Enterprise Project in Ghana, the Trans-boundary Animal Disease Control Project in Zambia and “One Family, One Cow” project in Rwanda are true reflections of how the AfDB’s modest but positive interventions in agriculture are touching the lives of people and helping them to reap the dividends of development.

We wish you pleasant reading and invite you to share your views with us.

Chiji Ojukwu
Director, Agriculture & Agro-Industry Department
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The Picos and Engenhos Watershed Management Project on Santiago Island, Cape Verde, helped reduce rural poverty through soil conservation and optimizing water resources. An intricate and technically challenging network of irrigation systems and wells and reservoirs was constructed over a seven-year period together with several new dams.

The African Development Bank also helped organize and support vocational training. Courses in long-term agricultural produce, constructional and agricultural engineering, and livestock management or pasture improvement were made available. The participants were mostly women. The project allowed significant improvement in access to water for both agricultural and domestic use and the development of dozens of micro businesses in livestock farming and market gardening.
Cabo Verde
PABV: WATERSHED MANAGEMENT PROJECT
A member of the Lopes family (Inset) The Lopes family are typical farmers in the rugged terrain on Santiago Island. Generations have subsisted on barely arable land that was both hard to work and low-yielding. In the dry season, many people headed for the towns in search of work to make ends meet. That is now mostly a thing of the past. Homes are built of mountain stone with thatched roofs made from local vegetation (main picture). This village’s water supply comes via a hose that is visible at the bottom of the waterfall.
Some houses on Santiago appear carved out of the mountainside. A local farmer has collected fodder to feed his animals (above).

Jose Amindo Semedo (centre) stands before a small stable built from funding made available by the project. He has learned about livestock rearing and his one young cow is a source of pride. He continues to farm market produce such as sweet potatoes. He says the additional irrigation has resulted in much bigger potatoes – so big that the monkey now find them impossible to steal!

Amalia Lopes (right) with the new Picos dam in the background. Amalia says higher sales of beans and bananas from her newly irrigated fields meant she could afford to send her son to university in Praia the capital of Cabo Verde.
A reassuringly steady flow of water in the Picos (left).

The woman farmer (right) is a member of one of the 17 new farming associations that have brought together almost 1,000 women smallholder farmers.

Traditionally the women had grown food just for their families and had to make do without a reliable source of fresh water.

“Things are better today,” says Joana Lopes, a member of one woman’s farming cooperative, “Now I just have to turn on the tap and there’s water”.

Income has also improved. Official figures show average salaries have risen 50% to the equivalent of USD1,900 a year.
Amalia Lopes, a member of one of the women’s cooperatives smiles for the camera.

“The young should make the most of the better circumstances,” she says. She continues: “The right conditions are now in place,” a reference to the reservoirs and other water retention systems that are there now. “So those who want to work can work!”
“Goutte a goutte” irrigation in a field of vegetables (left). This effective yet relatively cheap means of irrigation provides a ‘drip’ feed system to crops mainly on reclaimed land that forms a maze of elevated step-like terracing on the mountain slopes of Santiago.

Market farmer Herminia Minha grows lettuce both above and below the wall gabions (centre). They provide some shelter from the often torrential rainfall that would otherwise destroy her crops. Herminia is one of many women who are able to sell their produce in local markets at competitive prices. Enough, she says, to be able to afford higher education for her children, something that was unthinkable just a few years ago.

One trainee on an agricultural management course gets help in the field from an unexpected quarter (right). Trainees are in many cases given a basic salary and social security.

Cabo Verde still relies heavily on food imports but authorities are optimistic that the progress in agricultural techniques and irrigation will help them to narrow the trade gap in the future.
Three generations of the Lopes family pose for the camera inside their farmhouse. In rural farming communities such as these on Santiago, life and survival revolved around the ability to grow enough for their own needs.

Farmers were at the mercy of the elements and the amount of water they could find. Round trips of more than 20 kilometres to fetch just a few buckets of water were commonplace.

These days they travel to Praia, the capital, to sell their produce in the markets.
Storekeeper Maria do Comceiçao Lopes Tavares Semedo can now afford to send her two daughters to university in Portugal.

She borrowed the equivalent of almost $4,000 at the project’s favourable rates. With that, she says she bought vegetables and other produce and sold it in town for a profit and repaid her loan.

And as sometimes eating sparks a bigger appetite, she borrowed more money and continued to do well.

She adds she would have taken out a third had not the project ended, temporarily at least.

Lending committees working closely with the project’s financiers and local authorities decided on a case-by-case basis which projects were the most viable.
Better irrigation means a greater variety of fruit and vegetables and water for homes. Joana Lopes (left) says, “I now grow potatoes, tomatoes, cabbages, beetroot, Chinese cabbage… I use papaya to make jams. Not forgetting...” she adds, “…lemons. I sell a lot of lemons at the markets”.

Joana has in many ways become a spokesperson for her women’s cooperative. She has appeared on TV and radio news and current affairs shows and achieved minor celebrity status in her district when she became one of the first local women to visit Brazil, a country which shares a common linguistic and cultural heritage.

The project’s technical advisor in Cabo Verde, Oumar Barry, paddles across one of the waterways he has helped develop and improve (right).
Herminia Minha (bottom) tends to her lettuce that grows alongside and on top of the many new stone gabions. With so little of Cape Verde available for agriculture virtually every square metre is crucial.

Luxuriant vegetation surrounds this small water reservoir (page 20). In the foreground lettuce, in the background a few houses virtually in the shadow of the mountain ravines and peaks that are the dominant geographical feature of the volcanic Cabo Verde island archipelago.
The African Development Bank (AfDB) was asked by the Ghanaan government to lend its technical and financial support to the Rural Enterprise Project, an effort to reduce poverty and improve living conditions in the rural areas of the country.

11 million Ghanaians live in the country’s rural districts and have often been left behind in the process of modernisation forcing many to abandon ancestral lands and head for the cities and an uncertain future.

An ongoing program, REP’s successful projects will be increased and the next phase will run into 2017 bringing total support from the AfDB to more than $70m.
Ghana

REP: RURAL ENTERPRISES PROGRAMME
Neither age nor gender is a barrier to success.

Grandmother Agnes Acheampang’s soap business near Donkorkrom is thriving. She received technical training for her home-based enterprise. Agnes is proud of the results achieved so far: her business is showing a 150% return on the initial investment.

These profits have allowed her not only to send two of her grandchildren to one of Ghana’s best universities, but also to take on four full-time staff.
Agnes Acheampang poses with a bar of uncut ‘scissors soap’ — one of her best sellers.

She says she spent ten days being trained in one of the project's various technical facilities and remains in touch with the instructors and experts ‘just in case’. The follow-up service, she says, brings her peace of mind.

On the right above a panel advertising her wares, more of Agnes’ output.

All her soaps and bath salts, detergents and washing-up liquids are made from palm oil, which is cheap and available in large quantities.

The first plantations of oil palm in the country date back to the 1850’s.
Advertising for Acheampa Ventures, Agnes Acheampang’s palm-oil soap and detergent business (above). The owner says she wants to expand her profitable venture and is looking for factory space. Her cottage-based industry is literally just that. The owner lives alongside her production facility.

Joseph Minta’s mushroom farm is benefiting not just his family of five, but others keen to learn from the manager.

Joseph says he’s been able to pass on the skills he learned through the project to almost 900 others.

He and his wife now say they can live a comfortable life.

One key to success, Joseph says, is that he was taught more than just how to cultivate mushrooms. “They helped me in management training and record-keeping. They’ve also taught me to go the banks and get financial assistance,” he says.

Such training will help Joseph maintain his business for the long term.
Rebecca Minta with a mountain of sawdust-based fertiliser used in the family’s mushroom and snail farm.

She says “My husband is gainfully employed and we can pay workers. We can pay the school fees and we have a house and everything we need”.

In fact the Minta’s mushroom business keeps more than a dozen people employed at least part-time.
One of Prince Asamoah Boateng’s increasing stock of rabbits. Prince was selected as the best rabbit farmer in the Kwahu Afram Plains North District. Aged just 20 when he enrolled into the project’s training facilities, Prince says his experience taught him how to help himself and to help others. A case of the trainee turned trainer. He says he’s become quite a popular young man adding: “People from far away come here to learn about rabbit…farming. It’s certainly made a big improvement in my family.”

Unmarried, Prince says he’s helped cousins and nephews and nieces through school and is an active contributor to local charities, donating rabbits to the poor and underprivileged in his home region.
An estimated 150,000 rural Ghanaians have taken part in the project’s various training programs. The project organisers say they will build on success. Another 250,000 people in rural Ghana will be targeted by the newest phase of the program.

Project veteran Prince Asamoah Boateng, he of the rabbit farms, is shown left in his backyard. Behind him are some of the hutches he uses to keep his dozens of rabbits and grasscutters, the large rodent whose meat is a delicacy in Ghana.

On the right, a press that’s used in the honey-making process. Often fashioned from recycled implements, such make-shift apparatus will slowly be replaced by more professional equipment.
Budding entrepreneurs, like bee farmer Cephas Ganu in Makiekope, hope to expand their ventures with continuing support from the project. Successful businesses often outgrow their original premises, which, such as in this photo, are literally the entrepreneur’s living room, now chock full of the kit and paraphernalia needed for the home-based business. Cephas, it should be noted, keeps his bees outdoors.
Thomas Boateng Senior has retired... but he’s happy to lend a hand, he says. The family-run business also breeds ‘grasscutters’ a large rodent and a much-prized delicacy in Ghana. Thomas says he has eight “helpers”, mainly to assist him when goes into the bush to collect fodder for the animals which he says have an insatiable appetite.
Two youngsters help with the nylon netting used in fish farming on Lake Volta, Africa’s largest man-made body of water. In the background floating a few dozen meters off shore are the basins or ponds used to contain the fish. The drums are made of plastic and the pipes connecting them from galvanised steel. Training in how to farm fish included technical advice on the basins too.

Over 1,000 fish farmers now operate on the Lake according to Ghana’s Fisheries Commission.
Fish farmer Robert Veduga says Lake Volta was once fished out. Now farms on the basins on the lake produce thousands of fish, notably tilapia (right) known as the ‘aquatic chicken’ due to its versatility and ability to reproduce quickly.

The fish farmed by Robert and his colleagues are cleaned and processed by the wives, he says, who then sell them directly in local markets.

Any fish left is smoked or salted, known as ‘kobi’ in the local dialect, and will also eventually be sold.
The sparks fly at a Rural Technology Facility in Donkorkrom. Technical skills are important but so are management skills and business finance, both also taught at such centres. In rural Ghana, these workshops focus on the practical needs of the community. Clients, as they are called, often have to contribute a small fee to attend such courses - a sign say the organisers of their "commitment".
Honey man Cephas Ganu (above) with some of his produce. Organically-produced honey is catching on fast in Ghana and domestic output has tripled in less than ten years.

On the right an agro-processing machine, built by a graduate from the local training centre, is being used to sieve cassava, a staple in diets across the continent. Processing cassava is traditionally labour-intensive but the machinery makes it quicker to turn into flour. The processors cost between $1,000 and $1,700 depending on the type and size.
Nana Beatrice Ansah Akua owns the Cassava Processing Group. The new and improved machinery (above) “has allowed me to produce a lot more cassava flour”, she says, as well providing jobs in her flourishing enterprise.

An astute businesswoman, training in business management has converted her company into an efficient production line where the cassava is pressed, grated, fried, dried, sieved and finally packaged. The first stage, the peeling, is still carried out manually, however.
As part of efforts to reconstruct Rwanda and encourage a shared national identity, the government drew on national culture and tradition to help development programs for the country. The so-called ‘home grown solutions’ include the One Cow per Poor Family program.

The program, supported by the African Development Bank, was a response to the alarmingly high rate of childhood malnutrition as well as a way to accelerate poverty reduction and integrate livestock and crop farming.

The premise is that providing a dairy cow to poor households helps improve their lives by milk adding nutrition to the family’s diet, increasing agricultural output through better soil fertility and generating an income by selling dairy products.

Since its introduction, more than 180,000 households have received cows. The One Cow per Poor Family program has contributed to an increase in agricultural production in Rwanda - especially milk products which have reduced malnutrition and increased incomes.

The program aims to provide 350,000 cows to poor families by 2017.
Rwanda
ONE FAMILY, ONE COW
Main photo: Shangasha, Gicumbi District. A farmhand literally gets to grip with the morning chore of milking. The animals have to meet certain criteria before they can be donated to farmers. They must be healthy and free from bovine diseases such as brucellosis and pleuropneumonia. They have to be old enough to produce calves, so aged over 18 months, and must come from good stock such as Friesian or Jersey – both originally European breeds. The value of each cow is $500. The long-term moral and financial benefits to recipients are incalculable.
Shangasha, Gicumbi District: The younger members of the Uzabakiriho family and a grandparent discuss the family business — milk and dairy cows — in the courtyard of their farm. They have filled several churns with milk produced by the farm’s cattle which now await inspection and transportation to milk processing centres.
Gatare, Gicumbi District: Domina Mukamunana poses for the camera at her farmstead (left).

Owner and farmer Domina Mukamunana walks past her newly-constructed home, built with money from her burgeoning dairy farm (below).

A third of the project’s beneficiaries were women, a deliberate choice by the Rwandan authorities.

Domina is 58 and a widow. She says she was struggling to make ends meet until she made a go of raising cattle through the project.

She was able to get loans from her local bank. “When I wanted to build my house, I asked for a loan from the bank by presenting the project”.

Domina Mukamunana’s fields of vegetables and cattle fodder are helped along with generous doses of manure from her cows (above).
One of the most important factors of increased milk production was encouraging parents to provide milk to their families and in particular to their younger children. Instances of malnutrition in rural areas in the past three years, say health officials, have been substantially reduced as a result. The three kids in the photo, taken near Byumba, certainly look healthy and appear to have energy to spare...

A worker on the Uzabakiriho farmstead supervises the shredding of fodder grown in the farm’s own fields. One of the stipulations for being given a cow was having enough land to raise feed for the cattle.

An employee at the Manyagiro Milk Collection Centre pauses for the camera. He is covered not with dust but with powder from cereals that are used to produce milk-based puddings and desserts.
(Main photo) Gervais Uzabakiriho, flanked by his wife and five children. Behind them is one of their cattle sheds. To receive a cow, farmers such as Gervais had to meet certain criteria. Beneficiaries had to be considered poor and honest by the local community, and, most importantly, never to have owned a cow before.

Says Gervais, “I was one of the first farmers to have the equipment to check the milk. I’m very happy with my business, I can pay for all the school fees for my children, and I have a nice house.” His success is also measured in land and property, which he has been able to expand in recent years, and his average monthly income of more than $600 is a very good by local standards.

(Top right) Gervais checks the quality of his milk. Part of the training provided by the program included the scientific testing of milk samples as well as the basics of breeding and nutrition for the cattle they had been given. Gervais received his first cow in 2003 and was obviously a fast learner. He won a cup in 2006, designating him as one of Rwanda’s top farmers.

(Bottom right) Mrs Uzabakiriho, checks the books in the family-run dairy business. Housekeeping and management skills were also integrated into the training program that accompanies the One Cow per Poor Family project.
Farmer Gervais Uzabakiriho sets off in the late afternoon mist to deliver several hundred litres of milk from his farm in Shangasha. The journey, with the carefully balanced milk churns, to the local milk collection centre is more than a test of the driver’s skills and the motorcycle’s endurance; it provides a lifeline to a community that had in the past eked out a precarious living.

(Right) Gicumbi Province: The waltz of the milkmen. At the IAKIB Cooperative there’s a steady flow of mechanised and non-mechanised transportation of the silver-coloured milk churns, driven, pulled or pushed by deliverymen.
Inside the IAKIB Cooperative, Gicumbi Province. It can process up to 20,000 litres of milk a day. The milk collection centres are part of the wider programme of improving infrastructure, enabling dairy farmers to supply their increased milk output to more accessible centres for processing, bottling and marketing.

Yves Safali is not just the manager of the Manyagiro Milk Collection Centre, but also a qualified vet. Safali says, “For the pharmacy services we give treatment for the farmers, for their cattle such as azotes to protect sperm and we also provide foodstuffs that help cows to produce a better quality and quantity of milk.” Such subsidised treatment costs farmers the equivalent of $5.

Jean Bosco Habimana is one of dozens of people who have benefitted from the spinoffs of a vibrant dairy industry. He takes up his story: “I was transporting milk for other people before but I soon realised there was money to be made, so I started my own business transporting milk from the farmers to our dairy cooperative. I used to carry just 20 litres a day when I started out, and I had only three farmers who were giving me their milk but now I’m transporting 350 litres every day and I have 70 farmers.”
Animal diseases can wreak economic havoc not just on smallholder farms but also on a nation’s valuable exports. Five SADC countries with Zambia in their midst were assisted by the African Development Bank’s Transboundary Animal Disease project.

Support was made available to develop the means to rapidly detect and identify outbreaks of disease as well as its prevention and the monitoring of livestock health.

Ultimately the aim is to create wealth and improve rural livelihoods, a common theme throughout the four projects illustrated in this book.
Zambia
TRANSBOUNDARY ANIMAL DISEASE PROJECT
Milk producer Elina Mwiinga. A healthy cow means a healthy profit.

“I make 70% more these days,” she says.

Outbreaks of animal disease can seriously impact small businesswomen like Elina.

She has children in school now thanks to her income.

The project, she says, has meant she has to travel far less to sell her milk these days as a new dairy to handle the increase in demand and production has opened just a short distance from her small farm.
Jaspine Hibajene flanked by two of his herdsmen. Jaspine is typical of livestock farmers in the Monze district. He owns 40 head of cattle and spends the equivalent of $25 a month having his animals vaccinated.

He’s one of the many who have experienced the bad times. In 2004, almost half of all cattle in the Southern province were affected by foot and mouth disease and had to be destroyed.

The project will eventually allow cattle farmers in the participating countries access to regional markets once safety and testing standards have been accredited.
Jaspine Hibajene’s wife and youngest child. Jaspine and his family have lived on small farms in the Monze rural district most of their lives. His wife looks after small plots of vegetables and fruits as well as chicken, geese and goats.

He says he’ll buy a car with his increased profits and “take my wife out and about.”
Jaspine Hibajene (left) with one of his 40 Tongas, a sturdy breed of cattle valued for their milk, their meat and as work animals. Fully grown, the animal can weigh 210 kilos.

A veterinary assistant using the latest technology visits his herd regularly. Any outbreak can be recorded, reported and controlled in a matter of hours. Altogether there are some 137,000 cattle in the district today. 57,000 have been protectively vaccinated against foot and mouth disease, which still represents the greatest threat to the health of the livestock industry.

The project also provided funding for laboratory equipment (below), hardware and software. The Central Veterinary Research Institute Laboratory in Lusaka aims to produce its own vaccines thereby replacing expensive imports. And it’s here too that strains of the various animal diseases can be analysed and identified.
The young generation of cattlemen. Ensuring his future by monitoring the health of his family’s herds was one of the project’s main aims.

This was carried out in collaboration with authorities in neighbouring Malawi, Tanzania, Angola and Mozambique with whom the project is being shared.

Early reporting and containment of TAD’s across the Southern African Development Community was the ultimate objective, and has largely been implemented through a regional surveillance network.
Anthony Muntanga (left) is a driver for the Best Beef Company in Accra. The company has doubled its distribution of beef and beef products in three years.

Potentially, livestock and related exports could be worth $40 million to Zambia.

Thousands of cattle are now processed in the Best Beef Company’s abattoirs (right) one of the largest in the country.
Consumer confidence in beef rose after extended and more modern health controls were introduced by the project.

Processing plants near the capital, Lusaka, have ridden an economic rollercoaster over the past decade as failure to deal with outbreaks of animal disease turned potential consumers away from all beef products. A cross-boundary outbreak of foot and mouth disease in 2008 is estimated to have cost the industry more than $15 million.

Thanks to the TAD’s project, Zambian officials say they’ve been able to reduce the risk of a serious outbreak by 70%.
This Best Beef Company employee is one of its 120-strong workforce.

Company owner, Trevor Kalidis, is hoping he’ll be able to hire even more staff as he continues to expand his business.

“We were able to increase production by 30%, we have a new processing plant and we have given people 60 new jobs”, he says.
Keep on trucking. An outsized tyre is taken for a spin near the Best Beef Company’s production facilities.

As the project rolls on, Zambian authorities are hopeful. Sixty per cent of the country’s veterinarians have now been trained in risk assessment and management. More than 60 advanced degrees in different areas such as epidemiology, public health safety, etc. were provided by the project in the five participating countries.
Best Beef Company employees relax during a tea break.

As recently as 2012 the abattoirs were shut down for a month by yet another outbreak of contagious disease. Twenty of the company’s main clients looked elsewhere, but since then ten have returned and production is now 90 tons a month, up by a third in five years.

Employment seems more secure for those involved in Zambia’s meat and livestock industry, although it remains relatively small in comparison to neighbouring nations such as Tanzania and Zimbabwe.
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