

## Monthly talks on Agroecology

2026, February 5<sup>th</sup>

### The role of Public Development Banks in supporting agroecological transitions

#### Transcription

#### **Opening remarks on the strategic role of PDBs in financing the agroecological transition, by Marion MICHAUD, INTPA F3**

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Public Development Banks (PDBs) are government-backed financial institutions that fund projects aligned with public policy goals, such as infrastructure, agriculture, and small businesses. With over 500 institutions worldwide, they account for around 10% of global finance—about USD 2.2 trillion annually—and play a key role in shaping development agendas. As such, they are well positioned to advance the Sustainable Development Goals (SDGs) and address major challenges including climate change, food insecurity, and inequality.

In agriculture and food systems, PDBs are increasingly aligning their investments with sustainability objectives while supporting productivity and economic growth. This commitment was formalized at the 2020 Finance in Common Summit in Paris, leading to the creation of the Agri-PDB Platform for Green and Inclusive Food Systems, launched in 2021 and hosted by IFAD.

Despite growing engagement, progress toward sustainable and agroecological food systems remains too slow given the urgency of transformation needed. Today's presentation highlights how the EU-supported Agri-PDB Platform assists PDBs in promoting more equitable and sustainable food systems, while identifying the challenges and support needed to accelerate their transition.

#### **Agri-PDB Platform Presentation, by Thierry LATREILLE, AGRI-PDB Platform Secretariat, IFAD**

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We were invited to the monthly Agroecology Talks to engage with a specialized audience of agroecology experts. While the public development finance ecosystem includes multilateral development banks, DFIs, and regional banks, our platform primarily targets national Public Development Banks (PDBs). According to Finance in Common, PDBs provide nearly two-thirds of formal agricultural financing—making them central to food systems transformation.

Collaboration across institutions is therefore essential. We work closely with global and regional networks such as Finance in Common, APRACA in Asia-Pacific, and ALIDE in Latin America. While some PDBs are highly advanced and share best practices, many still lack the technical expertise, tools, and tailored financial products needed to meet growing demand for complex, sustainable agricultural investments.

We operate within two major frameworks: the Finance in Common agricultural coalition and the UN Food Systems coalitions, particularly collaborating with the Agroecology Coalition. Since its inception, the Platform has been supported by the European Union, a key partner in advancing sustainable finance practices through PDBs.

Today, around 140 national PDBs from 94 countries participate in our activities. Our work is demand-driven, based on regular surveys and in-country missions to assess needs. We follow a practical three-step learning approach: understanding concepts, exploring tools, and applying them in practice.

While agroecology is a major focus, we also address financial inclusion, biodiversity, climate finance, adaptation, and de-risking instruments. In countries that have adopted national agroecology strategies, national PDBs play a key implementation role—often managing subsidies and reporting to governments. Our global activities support them in fulfilling these mandates effectively and transparently.

## **Agri PDB Platform support under the EU-funded ILSA Programme, by Mohamed Ali TRABELSI and Eya JABRI, Agri-PDB Platform Secretariat, IFAD**

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The Agroecology Working Group has been a three-year journey of building knowledge, trust, and strategic partnerships with our members. In 2023, with support from the European Commission through the ILSA project, we launched the group to explore the role of public development banks (PDBs) in advancing agroecology. We began with around 50 banks, and interest steadily grew as we strengthened engagement and updated our network of focal points.

In 2024, we moved to a second phase, showcasing good practices from leading institutions in Latin America, Africa, and Asia. As demand continued to rise, we partnered with FAO, the Biovision Foundation, and the Agroecology Coalition to introduce practical operational tools such as TAPE, B-ACT, and the Agroecology Financing Tracking tool to help banks integrate agroecology into their systems.

Momentum remains strong. In November 2025, our fourth webinar on financing agroecological transitions gathered 132 participants, including a high number of PDB representatives. The discussion highlighted a clear shift in mindset: agroecology is no longer seen as a niche or purely environmental concept, but as a credible, science-based response to climate, soil, and biodiversity challenges that requires concrete financing solutions.

Key messages emerged. Public investment remains insufficient, particularly during the 5–10-year transition phase, which carries higher risks. Farmers emphasized barriers such as administrative burdens, collateral requirements, inflexible repayment schedules, and limited information on available adapted financial products for small holder farmers. They also stressed the need for long-term technical support to ensure a successful transition and to make agroecological models viable at scale.

From the banks' perspective, the discussion confirmed that dedicated financial instruments, risk-sharing mechanisms, and technical assistance are essential to scaling agroecology. Overall, the webinar demonstrated strong demand for practical, experience-based dialogue and for co-developing financial solutions better aligned with field realities and recognizing the environmental and social value of agroecology.

Returning to the third step—tool application—we partnered with the Biovision Foundation to train six public development banks (PDBs) from Colombia, South Africa, China, Senegal, Mali, and Morocco on the B-ACT tool (12 staff trained, in English and French). With FAO, we also delivered TAPE training to 14 PDBs from Senegal, Colombia, Lesotho, Benin, and Morocco. These sessions strengthened dialogue among IFAD, FAO, the European Commission, and PDBs, while supporting improved reporting and digitalization of agroecology monitoring.

Building on demand, we are organizing an in-person training in Morocco (April 2026) with AFD, the EU Delegation, and Crédit Agricole du Maroc for PDBs from Burundi, Senegal, Benin, and Mali (16–20 participants expected). The program will cover:

1. the evolving role of PDBs in food systems transformation.
2. agroecology principles, impacts, and financing opportunities for PDBs.
3. performance assessment tools for agroecological transition.

The training will include field visits, practical application of B-ACT, and participation in Morocco's Salon de l'Agriculture. Follow-up peer exchanges between participating banks and Crédit Agricole du Maroc are planned.

At country level, we conducted targeted missions:

- **Mali (BNDA):** digital credit tools demonstration.
- **Senegal (LBA):** scoring and impact tracking tools.

- **Benin (CDCB):** agroecology and biodiversity strategy development and coordination with partners (FMO, AFD, Dutch Embassy).
- **Malawi (MAIIC):** peer exchange with NABARD (India), including exposure to agroecology projects, climate bonds, and M&E systems, plus field visits under the JIVA initiative. A reciprocal visit to Malawi is envisaged. We are also supporting Malawi on ABC (Adaptation, Biodiversity, Carbon) tools to strengthen monitoring and evaluation.

Overall, our approach combines training, field application, peer learning, and country-level technical support to help PDBs operationalize agroecology.

This final slide shows how agroecology work within the Agri-PDB Platform will scale up in 2026. We will expand to additional ILSA ACP countries—Mozambique, Madagascar, Kenya, Uganda, Rwanda, Ghana, and Burundi—selected based on strong partner interest, existing agroecology engagement, and opportunities to integrate agroecology into national agricultural and financing strategies.

Demand is also growing beyond these countries, with institutions such as EDB Ethiopia, AFC Kenya, TADB Tanzania, Land Bank South Africa, and FTB Fiji seeking support on agroecology financing frameworks, capacity building, and operational tools.

Our approach follows a clear step-by-step pathway: awareness-raising, introduction of practical tools, structured training, and national application with regional uptake. Agroecology integration is gradual and systemic—it requires building both technical capacity and institutional confidence to embed agroecological criteria into portfolios, pipelines, and monitoring systems.

After three years of groundwork, 2026 and the years ahead will mark a shift from dialogue and pilots toward systematic integration of agroecology into PDB operations, supported by concrete tools, training programs, and strengthened peer exchange across regions.

### **PDBs: Sharing Experiences and Lessons Learned: CAM Morocco, by Nihal BOUNAIM, Project Chief, Crédit Agricole du Maroc**

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I am a Project Manager at Crédit Agricole du Maroc and represent the Crédit Agricole du Maroc Foundation for Sustainable Development.

Since its creation, Crédit Agricole du Maroc has specialized in financing agriculture through a unique model combining universal banking and agricultural expertise. It has gradually positioned itself as a major banking player contributing to the economic and social development of the Kingdom.

Its Socio-Economic Service Mission is at the heart of its identity: supporting the agricultural and rural world through solidarity-based financing, tailored to each project, particularly within the framework of national investment programs. With more than 1.85 million clients, the bank supports all sectors and agricultural entrepreneurs, regardless of their size, by offering suitable solutions covering all activities in the sector. Its actions aim to modernize production methods, mobilize savings for rural development, expand banking access through tailored services, facilitate access to credit for farms and agricultural businesses, strengthen technical advice to improve productivity, promote agro-industrial integration, and support rural SMEs in their production and service activities.

Long committed to sustainable development, the Group adopted a dedicated strategy as early as 2010 and created two specialized entities: the Crédit Agricole du Maroc Foundation for Sustainable Development and the Agricultural Expertise and Sustainable Development Division. This approach is part of the national "Sustainable Finance" roadmap adopted in 2016 and meets international standards in terms of non-financial performance. The Group is now recognized by international institutions such as the FAO, the World

Bank, the AFD, and IFAD as a model of inclusive agricultural financing, enabling access to credit for all farmers, regardless of the size or land ownership status.

Finally, Crédit Agricole du Maroc has developed an integrated agricultural financing ecosystem, including Holdagro (agricultural investment bank), Tamwil El Fellah (mesofinance), the ARDI Foundation (microcredit), Al Filahi Cash (payment services in rural areas), CAM Factoring, CAM Leasing, and Al Akhdar Bank (participatory bank). This network provides tailored solutions for each profile within a framework of financial inclusion and sustainable development.

The Crédit Agricole du Maroc Foundation for Sustainable Development works towards climate-resilient agriculture that generates income, is attractive to young people, and ensures healthy food, without compromising future generations.

It works by conducting studies and pilot projects with farmers to test and validate sustainable and profitable practices around four areas:

1. irrigation water conservation,
2. energy efficiency and on-farm energy production,
3. agroecology and organic farming with the development of short supply chains,
4. valorization of agricultural waste.

The results are shared with farmers through free educational materials ([www.fellahtrade.com](http://www.fellahtrade.com)) and serve as a basis for the development of targeted financing offers by Crédit Agricole du Maroc Group. The Foundation also contributes to public debate to fully integrate agriculture and rural areas into national strategies related to climate, energy, and waste.

Convinced of the irreversible nature of the agroecological transition, it acts both upstream (training, awareness-raising, tools) and downstream (marketing, certification). Among its actions:

- Dissemination of agroecological practices through the training of rural facilitators, the production of an educational kit, and the organization of various regional, national, and international forums.
- Identification and promotion of 7 short supply chains, notably through the introduction in Morocco of the first Participatory Guarantee System (PGS), a label recognized by the FAO and more accessible than conventional organic certification, for which CAM developed the BIOFILAHA financing product and a guide to support the organic investor.
- Mapping nearly 200 actors in sustainable agriculture and capitalization of their experiences.

More than 30 farms have been labelled SPG Agroecology Morocco, enhancing the national and international recognition of this initiative.

Finally, the Foundation supported pilot farms for three years located in three priority agroecological zones. This program allowed:

- The adaptation to the Moroccan context of the IDEA methodology (Indicators of Agricultural Sustainability of Farms),
- The identification of the necessary investments for conducting sustainable agriculture and the associated financing needs,
- The provision of a simple grid of 18 sustainability indicators enabling farmers to measure their agro-environmental, socio-territorial, and economic performance.

## **PDBs: Sharing Experiences and Lessons Learned: NABARD as Catalyst for Agroecological Transition through JIVA, by Dr. A. V. Bhavani SHANKAR, Deputy General Manager, NABARD**

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**NABARD**, established in 1982, is India's largest development financial institution. Its mission is to promote sustainable and equitable agriculture and rural development through financial and non-financial interventions, technological innovation, and institutional development to secure prosperity.

As a government entity, NABARD plays a central role in implementing national programs. While India does not have a formal agroecology strategy, the government launched the **National Mission on Natural Farming** four years ago—essentially an agroecological program. With a budget of ₹2,481 crore, it targets 10 million farmers over 7.5 million hectares, focusing on soil health, biodiversity, reduced dependence on external inputs, model farms, bio-input centers, and farmer training. Natural Farming is also included among the 75 LiFE actions across seven categories.

NABARD's **Jiva program**—meaning “life”—is another agroecological initiative. It focuses on five goals: food and nutrition security, climate resilience, environmental conservation, economic growth, and food safety. Soil health is central, addressing organic matter, moisture, microbial activity, reduced external inputs, recycling, and climate resilience.

Key features of Jiva include:

- **Farmer-led extension:** Experienced agroecology farmers train peers in a project-area model, enabling effective behavioral change.
- **Interventions:** Crop diversification, soil regeneration, integrated livestock systems, bio-input production centers, and market access support. Farmer cooperatives are promoted to ensure marketing and sales of agroecological produce.
- **Scale:** Currently, 40 projects cover 25,000–30,000 hectares, with plans to expand to 200–300 projects across India's agroecological zones.

Monitoring and learning: A web portal and mobile app track data and project outcomes. Visits from international delegations, such as Malawi, have facilitated South–South learning, peer-to-peer exchange, and knowledge transfer. Feedback highlighted common challenges—climate variability, soil degradation, and market access—as well as the value of structured knowledge sharing.

Implementation structure:

1. Project Implementing Agencies (PIAs): Local civil society organizations execute field interventions.
2. Specialized Resource Support Agencies (RSAs): Provide technical support.
3. External Farmer Resource Persons (EFRPs): Facilitate peer-to-peer learning.

Phases:

1. Learning phase: Test practices, build farmer capacity, generate early evidence.
2. Upscaling phase: Expand successful practices to additional farmers and clusters with adaptive, risk-reduced approaches.

Challenges:

- Regional variability across India's diverse agroecological zones requires tailored models for different cropping patterns, rainfall trends, and ecosystems.
- Measuring impact at scale and identifying capable technical partners for farmer training.

- **Market linkages:** Without reliable markets, farmers are reluctant to adopt natural farming. To address this, Jiva supports marketing entities, startups, certification systems, and participatory guarantee systems aligned with government standards.

Overall, NABARD's Jiva program represents a holistic, farmer-centered approach to scaling agroecology in India, combining technical support, market facilitation, peer learning, and context-specific solutions.

## Questions and Answers

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### QUESTION 1 Margherita CAPALBI, EU Delegation to Bangladesh

My question focuses specifically on the innovative aspect of these financial instruments. If I understand correctly, one component involves balancing long-term returns with short-term gains for small farmers. How can this approach coexist with extreme climate events, which can destroy crops and livelihoods overnight—as is unfortunately common in Bangladesh? How are these PDBs managing to de-risk these investments under such conditions?

#### REPLIES:

Thierry Latreille, IFAD: Regarding the balance between long-term returns and short-term gains for farmers, especially given climate risks, what mechanisms can PDBs use? In general, national PDBs are expected to take on more risk than local private financial institutions. In many countries, there are also macro- or micro-insurance schemes in place, which help protect the final beneficiaries and mitigate climate-related losses.

Dr. A. V. Bhavani SHANKAR, NABARD: The question relates to financing—specifically, the instruments we use. It is true that any financial institution faces certain challenges when financing agriculture, particularly the uncertainty of returns during the period it takes for a farmer to adopt new practices. This is technically referred to as transition risk. In India's financing system, short-term crops typically have cycles of 3–6 months, but our loans are often structured over a one-year period. This allows farmers to manage repayments and operational needs, providing an inbuilt mechanism to mitigate short-term risk. For long-term finance, flexibility is introduced by scheduling repayments after an initial period, giving farmers time to adopt sustainable practices and stabilize returns.

Regarding guarantees, agricultural guarantees are still underdeveloped compared to those for MSMEs. They are mostly used for large projects, and new models are emerging. One effective approach is financing farmer collectives rather than individual farmers. For example, we have formed collectives practicing natural farming, which receive loans on behalf of the farmers and, in some cases, guarantees as well. This collective approach helps manage risk and facilitates access to finance for agroecological practices.

### QUESTION 2:

I am interested in learning about the results and practical application of the methodology, particularly the scoring system. How do PDBs use it, and how is it factored into the design of financing mechanisms?

**REPLY 2:** Dr. A. V. Bhavani SHANKAR, NABARD: As to whether the information captured on our portal can be directly used to provide loans, in the Indian financial system, each bank operates its own core banking system. Currently, the portal serves primarily as an information source rather than a transaction platform. To enable loan disbursement directly through the portal, we would need to develop technological solutions, such as integrating APIs, before moving forward with transactional functionality.

### QUESTION 3:

Which staff within the PDB are targeted for the training? Are the beneficiaries primarily decision-makers, or operational-level personnel?

**REPLY 3:** Thierry Latreille, IFAD: Our primary target is the project managers within PDBs. Our capacity-building activities are practical and focused on helping them improve the implementation of their day-to-day tasks. We are not engaging in high-level strategic discussions. We play a supporting role, providing opportunities for project managers to learn from the experiences of other PDBs that are already advancing their own agroecology strategies.

**QUESTION 4:** Is the JIVA's knowledge repository public?

**REPLY 4:** Dr. A. V. Bhavani SHANKAR, NABARD: Not yet but we are planning to make it public. It may take another four to six months.

**QUESTION 5:** What guarantees do you do you require from farmers?

**REPLIES:**

Nihal BOUNAIM, Crédit Agricole du Maroc: The Crédit Agricole du Maroc has developed an inclusive system designed to serve all farmers, including those who are not traditionally bankable—such as farmers without land titles or those with very small holdings. Through tailored mechanisms and partnerships with other specialized institutions, these small and vulnerable farmers can still access appropriate financial services.

Dr. A. V. Bhavani SHANKAR, NABARD: As I mentioned, regarding the guarantee system, there are two key issues. First, there needs to be a dedicated public entity to provide guarantees, and in many cases this is not yet in place. Second, from the financial institutions' perspective, agricultural guarantees are still not a well-established or fully understood instrument. It will therefore take time before such systems can be effectively introduced and scaled.

### **Lizah Makombore**

I wanted to flag the scoping report, which we've shared in the chat so everyone can access it. It highlights key findings on PDBs and their relationship with agroecology. Colin had planned to discuss some of these insights, but since we're out of time, I'll just refer you to the report.

The findings are very relevant to the discussions here, particularly around capacity-building for PDBs, the constraints they face, and their role in shaping policy and financing agroecology. The report also challenges the idea of funding scarcity, suggesting that instead of focusing only on industrial agriculture, resources could be redirected toward agroecological practices.

We've included our contact details in the report and will be reaching out to some of you to discuss the findings further.

### **Marion Michaud**

The report also highlights the importance of assessing risks in a way that accounts for the negative externalities and long-term environmental and socio-economic impacts of conventional agriculture, as well as the sustainability benefits of agroecology. This approach aligns closely with the Agri-PDB Platform's work, including training on metric tools such as TAPE, B-ACT, and the Agroecology Coalition's financing tracking tool.

Thank you very much to all the presenters for their insightful and engaging presentations.