

p. 4

**MASVINGO LIVESTOCK STAKEHOLDERS
CONVENTION**



p. 7

**BEYOND THE FARM – THE FARMER'S
WELFARE**

ZFU Partners with Global Health Medical
Aid's GOHWO Scheme

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Third Issue



EDITORIAL COMMENT



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**Zimbabwe Farmers'
Union**



zfu

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Young Agripreneurs Positioned to Drive Africa's Agricultural



Young agricultural leaders from across Southern Africa met in Boksburg, South Africa, from 6–8 July 2026 for the SACAUI/AUDA-NEPAD/AUC/SADC Consultation Workshop on Youth Engagement in the Implementation of the CAADP Kampala Declaration. The workshop aimed to strengthen the role of young people in shaping Africa's agricultural future.

Zimbabwe was represented by Zimbabwe Farmers' Union (ZFU) young farmer Persistence Gutukunhuwa, a participant in the SACAUI Young Leaders Incubation Programme

(YLIP), who joined fellow young agripreneurs, policymakers, and development partners in discussions on implementing the CAADP Kampala Declaration (2026–2035).

Participants emphasized that young people must move beyond being beneficiaries of agricultural programmes to becoming innovators, decision-makers, and partners in policy implementation. Discussions focused on agribusiness, climate-

smart agriculture, digital innovation, value chain development, access to finance, and policy advocacy.

The workshop also produced practical recommendations to strengthen youth engagement, including greater youth representation in agricultural governance, improved access to finance and mentorship, and expanded digital agriculture initiatives.

A key outcome was the adoption of a regional roadmap that includes establishing a SACAUI Young Agripreneurs Core Team, developing a Regional Youth Engagement Strategy, and supporting youth-led agricultural innovation. Participants also committed to championing the six strategic objectives of the Kampala Declaration in their respective countries, reinforcing youth leadership in Africa's agricultural transformation.





ZIMBABWE FARMERS UNION UNVEILS VILLAGE BUSINESS UNITS COMPETITION TO DRIVE RURAL TRANSFORMATION

WRITTEN BY TSITSI NDABAMBI - THE DIPLOMAT

The Zimbabwe Farmers Union has taken a significant step toward reshaping the country's rural economic landscape by officially launching the first-ever Zimbabwe Village Business Units Performance Competition. The nationwide programme is designed to stimulate rural industrialisation, boost agricultural output, and encourage farming communities to embrace commercial enterprise as a

sustainable way of life.

The launch ceremony took place at the ZFU's Milton Park offices in Harare on June 5, drawing a diverse audience that included government officials, development partners, many farmers who joined virtually, industry representatives, and members of the press, reflecting the broad coalition of stakeholders invested in the initiative's



success.

ZFU President Dr. J. Jawi, who addressed, at the event, described the competition as the opening chapter of a meaningful effort to convert rural communities into thriving centres of productivity and creative enterprise. He framed the initiative as directly aligned with Zimbabwe's broader national agenda of industrializing rural areas through agriculture-driven business development.

"This competition is fundamentally about giving farmers power, reinforcing rural economies, and revealing the untapped capacity of villages as engines of production and entrepreneurship," Dr. Jawi remarked. He went on to characterize Village Business Units as a cornerstone of the country's agricultural transformation agenda, noting that the model has already begun delivering tangible benefits to union members. In his view, the competition will serve as a catalyst for farmers to look beyond the farm gate and explore value addition, structured business development, and approaches to agriculture



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that are guided by market demand rather than subsistence needs alone.

Village Business Units have been steadily gaining traction as a pillar of Zimbabwe's rural development strategy. The model centres on commercially oriented agricultural enterprises built around activities such as horticulture and fisheries, with the goal of generating reliable income streams and improving household livelihoods. The broader significance of the model lies in its capacity to facilitate a meaningful transition, moving rural communities away from subsistence farming toward structured, market-responsive agricultural production while simultaneously contributing to national food security and broader economic growth.

“ This competition is fundamentally about giving farmers power, reinforcing rural economies, and revealing the untapped capacity of villages as engines of production and entrepreneurship ”

Sithembile Mtetwa - From Cotton Profits to a Thriving Irrigated Enterprise

by Precious Chimedza

Sithembile Mtetwa (50) from Nehanda Village, Mabhiza Ward 24, Chipinge District, is a shining example of how women's economic empowerment can transform livelihoods. As a lead farmer and ward facilitator under the ZFU Women Economic Empowerment in the Cotton Value Chain Project, Sithembile is inspiring fellow farmers by demonstrating that sustainable success begins with small, consistent investments.

"I started with very little, but I had a vision to improve my family's future. I used the income from my cotton production together with savings from my Village Savings and Loan Association (VSLA) to invest bit by bit in my farming enterprise," she explains.

Using proceeds from her cotton harvests and VSLA savings, Sithembile gradually invested in critical water infrastructure. She successfully drilled a borehole and installed a JoJo water tank, enabling



her to establish an irrigation system on her one-hectare garden.

This has significantly improved her resilience to erratic rainfall and allowed her to produce crops throughout the year.

Today, her irrigated garden supports a diverse horticultural enterprise comprising tomatoes, onions, leafy vegetables, and other high-value crops. She has also established fruit trees, further diversifying her production, improving household nutrition, and creating additional income

opportunities.

Building on the success of her farming enterprise, Sithembile further invested her earnings by opening a grocery store at Mabhiza Township. The business has created an additional source of income for her household, demonstrating how agricultural profits can be reinvested into non-farm enterprises to strengthen household economic resilience.

As a lead farmer, Sithembile actively shares her knowledge and practical experiences with other farmers in her ward. By leading through

action, she demonstrates the value of saving, reinvesting farm income, and adopting climate-resilient agricultural practices. Her farm now serves as a practical learning site that motivates other women to invest in productive farming enterprises.

“I am deeply grateful to ZFU through the Women Economic Empowerment in the Cotton Value Chain Project. The training, mentorship, and opportunities I have received have strengthened my confidence and equipped me to support other women in my community. My message is simple: start with what you have, remain committed, and never stop investing in your future.”

Sithembile’s journey illustrates the transformative impact of integrating cotton production, financial inclusion through VSLAs, and climate-smart irrigation. Her success demonstrates how targeted support and women’s leadership can enhance household incomes, strengthen food security, and build resilient farming communities.





WOMEN'S LAND CONFERENCE by Hazel Denhere

All roads led to Masvingo's Anglican Church Conference Centre on the 25th of June 2026 as women from Mashonaland Central, Masvingo Province, Mashonaland East and Matebeleland North and Midlands gathered for the Zimbabwe Farmers Union Women's Land Conference. Guided by the theme 'Unlocking Women's Land Rights for Inclusive Agricultural Transformation', the conference was convened in a bid to highlight land rights issues affecting women while exposing policy and structural gaps which exacerbate the plight of rural women farmers. The conference party included women farmers, policymakers,



development partners and the private sector who rallied behind the vision as it reflects an issue closest to the hearts of farmers across the spectra.

The event was graced by the Ministry of Lands and Rural Development Permanent Secretary Hon. Professor P. Matondi, who emphasized that women play a pivotal role in shaping the discourse of land and as such, are rightfully entitled to access and governance. He also



gave a highlight of the newly commissioned ministry, outlining its functions centralised on land and rural development with respect to improving livelihoods across the country.

'Women's land rights are not a women's issue; they are a national development issue' Women are the backbone of Zimbabwe's agricultural sector, contributing significantly to food security, household nutrition and livelihood improvement. Despite their pivotal role in



agriculture, women continue to be plagued by challenges in accessing, governing, controlling and benefiting from land resources. This introduces a 'productivity paradox' which can be explained as women actively contributing to agriculture by up to 80% while securing less than 15% of arable land. Participants highlighted challenges including inheritance woes, unfair divorce settlements, restricted knowledge of legal frameworks and limited decision-making power as prevalent in the land rights discourse. In turn, these shorten the scope of farmers to fully access complete secure tenure. Women bemoaned that such restriction barricades them from meaningful investment, leaving them vulnerable to food insecurity worsened by climate shocks.

The same message echoed across the room; when women have equal access to land, productivity rises, families achieve food security, communities become resilient and national economic development accelerates. Women's land rights are not only a matter of equity, but they are also a catalyst for inclusive agricultural transformation.



Farmers to pay for insurance premiums using crops



By Elita Chikwati

THE Zimbabwe Farmers Union, AFC Bank and Zep-Re (PTA Reinsurance Company) have rolled out Grain Premium Insurance, enabling farmers to pay premiums with maize, beans, sunflower and soyabeans instead of cash.

The facility targets smallholder farmers having challenges with upfront costs and seeks to boost resilience against climate change and food insecurity.

Premiums will be deducted through aggregators including GMB and ZMX. Livestock is also being considered for future inclusion.

Zep-RE project manager Ms Niza Banda said this insurance product was built around how farmers already lived. “Barter trade is not new. Farmers trade grain for clothes or labour. Grain Premium Insurance takes that same logic and applies it to risk,” she said.

“The facility cushions farmers from climate shocks and solves the affordability problem. Most smallholders earn once a year and depend on rainfall.

“With this product, farmers are protected against losses from drought, floods, pests and diseases. Damage will be assessed using satellite technology.”

Zimbabwe Farmers union president Dr Jameson Jawi said the product was conceived by AFC Insurance and rolled out in collaboration with ZFU.

“We are delighted to be part of this climate risk management solution. Adoption of insurance by farmers has remained low despite efforts by various institutions to promote it,” he said. “One of the main challenges has been lack of access to finance to pay premiums. This initiative covers maize, soyabeans, sunflower and traditional grains, giving farmers flexibility in the type of produce they can use for premiums.

“The timing is critical as farmers prepare for the 2026/27 season amid the threat of an El Niño-induced drought.

I urge farmers to take up this product to manage increased production risks.”

ZFU secretary general, Mr Paul Zakariya, said no inputs package was complete without insurance.

“There is a need to educate farmers. We will train our ward facilitators and district coordinators to drive uptake,” he said. “This facility was tailor-made for smallholder farmers. Insurance companies must pay out promptly when disasters strike, and farmers lodge claims.”

IPEC commissioner Dr Grace Muradzikwa applauded AFC and the Ministry of Agriculture for coming up with the Grain for Premium Programme, which will improve financial inclusion and improve the penetration rate of insurance in Zimbabwe. “Demand for insurance exists, but affordability remains a major challenge that must be addressed,” she said.

“In Zimbabwe, we are currently implementing a programme under the AFDB Bank, which has a premium subsidy of US\$1.5 million.

“It sounds like a lot of money, but it’s not enough to pay for all our farmers and therefore, there is need for other means to support farmers or to enable farmers to pay the premium.”

AFC managing director Mr Cuthbert Masukume said the company was formed in 2021 to create solutions that mitigate the impact of climate change on farmers.

“As AFC Insurance, we were given an obligation by Government to create solutions for challenges being faced by farmers and commercial farmers,” he said.

Mr Masukume said they have 45 branches and had partnered with the ZFU that have decentralised offices for easy accessibility by farmers.

Officially launching the programme, Permanent Secretary Professor Obert Jiri in a speech read on his behalf by Chief Director Mr Clemence Bwenje said it was important to invest in agriculture and boost livelihoods and the economy. “This initiative has come as a game changer, the innovation is part of NDS2 and Agriculture Food Systems. Insurance is one of the pillars of resilience and climate proofing agriculture,” he said.

“We must be able to produce food even in the face of climate change and be food secure. The four Ps; Public, Private Producer partnership represent partnerships for purposes.” Prof Jiri said agriculture was key to Africa’s development, and smallholder farmers were central to it.