

Agriculture Finance



Maize Farmer Lucia Enacio,
Mozambique

THE CRISIS

Malnutrition from hunger causes a wide range of health problems and millions of deaths each year. An astonishing one in five Africans, or 226 million people, suffer from hunger. Surprisingly, many of them are farmers operating at far below their capacity. As population increases drive a growing demand for food, African farmers must increase the quality of their crops and size of their harvests. Opportunity International provides the critical financial tools and training that farmers need to improve harvests, increase sales and sustainably reduce hunger and food insecurity.

Food and Agriculture Organization of the United Nations, 2014

THE CHALLENGES

NO FINANCIAL ACCESS

Farmers borrow money from unregulated local lenders at high interest rates to cover the costs of planting, harvesting and selling

LOW-QUALITY RESOURCES

High-quality seeds and fertilizer are necessary to maximize crop yields, but often are too expensive for farmers to afford

LIMITED AGRICULTURAL SKILLS

Lack of technical assistance and training in modern techniques that improve the quality and yield of crops

SIDE-SELLING

Seasonal cash flows force farmers to forfeit up to half of their annual income by selling crops at an extreme discount before the harvest

NO ACCESS TO MARKETS

Farmers must often sell their crops to consolidators at a low price because they lack access to viable markets

OPPORTUNITY'S SOLUTIONS

AGRICULTURAL LOANS

Deliver loans to rural farmers using high-tech, low-cost solutions like mobile-phone banking, which gives clients safe, easy access to their money

ACCESS TO BETTER RESOURCES

Link farmers to suppliers with high-quality seeds and fertilizers and negotiate competitive pricing for farmers

AGRICULTURAL TRAINING

Partner with agricultural experts to deliver crop-specific training and assistance in good farming practices

SAVINGS ACCOUNTS

Empower farmers to open savings accounts during harvest season to save profits for financial protection in between harvests, so they have money to meet basic needs

ACCESS TO BETTER CROP MARKETS

Linking farmers to the best crop buyers where they can take advantage of better market prices

THE IMPACT

Opportunity International has loaned more than \$49 million to empower rural farmers in eight countries to better feed their families and improve their quality of life. By focusing on long-term solutions, our Agriculture Finance program is increasing food security in Africa and transforming lives.