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Opportunity International Agriculture Finance Programming Celebrates \$500 Million Invested in Smallholder Agriculture in Sub Saharan Africa

July 15, 2025 - Opportunity International, a global leader dedicated to mobilizing capital for those living in extreme poverty and advancing economic and community development, has achieved a significant milestone: \$500 million invested in smallholder farming solutions through its Agriculture Finance program.

Supporting over one million smallholder farming households throughout Sub-Saharan Africa, Opportunity International collaborates with 26 financial service providers across multiple countries. Together, they deliver financial services, agricultural and business training, community support, and innovative digital solutions that enable smallholder farmers to adopt sustainable practices, improve yields, and expand economic opportunities.

“Investing in the people who feed the world is one of the most effective ways to break the cycle of poverty,” said Atul Tandon, CEO of Opportunity International. “Smallholder farmers are the backbone of our food supplies, and partnering with 26 local banks in 12 countries to lend \$500 million in low cost loans through our Agriculture Finance network, is a testament to what’s possible when we equip smallholder farmers with the tools and capital they need: more people go to bed with food in their bellies, local economies grow, and we inch ever closer to a world without extreme poverty.”

Smallholder farmers, typically operating farms of five acres or less, are crucial to global food security, producing up to [80% of the food supply in low- and middle-income nations](#), and approximately [30% of the entire world’s food supply](#).

Yet, according to the UN Food and Agriculture Organization, smallholder farmers are the most likely population on earth to be experiencing extreme poverty and hunger. With an estimated funding gap for small-scale farming [exceeding \\$170 billion annually](#), the need for financial inclusion efforts for this population a fundamental element to the fight against both poverty and hunger.

Opportunity’s Agriculture Finance program directly addresses this gap by partnering with local financial service providers (FSPs) to customize financial products tailored to smallholder farmers’ unique challenges. Utilizing blended capital solutions—including long-term guarantees, funded deposits, and low-cost debt to reduce interest rates—Opportunity supports local FSPs in expanding affordable lending to smallholders.

“Rural smallholder farmers in Sub Saharan Africa only produce at 20-40% of their potential yields, and our aim is to ensure these farmers can maximize their potential yields and earnings,” said Tim Strong, Opportunity’s Head of Agriculture Finance. “This milestone proves that,

together, we can ensure more families are nourished, more children receive education, and rural communities flourish.”

In recent years, Opportunity has also launched several unique initiatives to further enhance financial inclusion and productivity among smallholders, including:

- **Farmer Support Network** – One of the most effective ways to reach farmers is by leveraging the strength of their communities. Opportunity has trained and supported over 1,700 agricultural experts, embedded directly within rural communities to provide ongoing peer support and connections to crucial resources, reaching 510,195 smallholder farmers to date. These Farmer Support Agents (FSAs) build trust within villages, help answer farmer questions, and provide access to trainings and financial services through Opportunity International’s on the ground staff.
- **Digital Solutions through Emerging Technologies** – In 2024, these Farmer Support Agents (FSAs) received new digital tools to further enhance their ability to address smallholder agricultural concerns. Designed in-house by Opportunity’s Digital Innovations Group, [the first generative AI chatbot for smallholder farmers in Africa works through WhatsApp](#), speaks the local languages, and taps into government agricultural data for hyper-local agricultural guidance. Already assisting thousands of farmers in Malawi in adapting to droughts, pests, and market fluctuations, this AI solution is now expanding into Ghana and Kenya.
- **Regenerative Agriculture Training and Support** – Over recent decades, chemical-intensive and over-tillage farming practices have degraded biodiversity and soil health globally, disproportionately affecting smallholder farmers. Through its newest regenerative agriculture programs, Opportunity has successfully guided farmers toward practices that promote healthier soil, stronger crops, and sustainable farming systems – with average pilot plot maize yields growing 48% higher compared to conventional plots.

According to [Opportunity International’s 2024 Impact Report](#), these strategies have led to remarkable outcomes, including the creation or sustenance of over 2.1 million jobs in 2024 alone.

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ABOUT OPPORTUNITY INTERNATIONAL

Opportunity International is a global nonprofit that has been equipping people to build sustainable livelihoods and educate their children for 54 years. Opportunity provides 21 million families with innovative financial resources, training, and support to grow their small businesses and send their children to school. Discover more at [opportunity.org](https://www.opportunity.org) or join the conversation on [Facebook](#), [LinkedIn](#), and [Instagram](#).