



OPPORTUNITY
International

UNLOCKING GROWTH THROUGH FSA TRAININGS:

Empowering Farmers with Skills and Knowledge



Opportunity International Agriculture Finance's **Farmer Support Agent (FSA)** trainings play a pivotal role in helping smallholder farmers enhance their farms, financial management, and group dynamics.

FSA trainings deliver transformative value by addressing critical gaps in knowledge, skills, and resources for smallholder farmers. Through these sessions, farmers learn to:

- ▶ Build cohesive and accountable groups, improving their capacity to manage challenges collaboratively.
- ▶ Develop and implement strategic financial plans, fostering long-term growth and resilience.
- ▶ Access tools and knowledge that help them navigate the complexities of farming and financial management in volatile markets.

To ensure these trainings deliver maximum impact, we at Opportunity recently conducted a comprehensive survey to evaluate their effectiveness and gather farmer feedback. This study focused on understanding how farmers apply the knowledge gained, identifying challenges they face, and capturing suggestions to refine the training experience.

The survey's broader objective was to evaluate how effectively the training content was being adopted and applied in real-world settings by the farmers, identify any barriers to implementation, assess the willingness of farmers recommending training to others (gauge satisfaction levels) and gather feedback to refine and optimize the FSA training modules. This initiative is part of a continuous learning and improvement process within the AgFinance program, ensuring that the training remains relevant and impactful for rural farmers.



The Amwayi Farmers Club in Malawi

THE VALUE OF FSAS: INSPIRING CHANGE AND UPLIFTING COMMUNITIES

Lydia, a poultry farmer, didn't plan on transforming her community, but becoming a Farmer Support Agent (FSA) changed everything. Beyond raising chickens, she began empowering farmers in her area, teaching them to manage finances, grow their farms, and seize new opportunities. Through her guidance, farmers opened accounts with Opportunity Bank Uganda Limited (OBUL) and accessed financing that reshaped their futures.

As an FSA, Lydia brought warmth, knowledge, and trust to her work, simplifying complex concepts and building strong relationships. Her impact was immediate. Savings groups improved their record-keeping, embraced tools like the DreamSave app, and started small businesses. Lydia became a beacon of hope, showing farmers how to grow not just their farms, but also their confidence and capabilities.

However, Lydia faced a personal challenge during her third trimester of pregnancy. Unable to keep up with the demanding role, her husband, Ikoba, stepped in. A teacher and farmer, Ikoba recognized the importance of Lydia's work and eagerly took on her responsibilities. He attended FSA training, learned the ropes, and supported the groups with equal passion.

Together, Lydia and Ikoba showed how FSAs don't just help individuals; they uplift entire communities. The farmers thrived, building stronger groups, adopting better practices, and discovering new possibilities. Lydia's family became an example of teamwork, proving that when families support one another, they can inspire lasting change.

Today, Lydia and Ikoba are raising their twin daughters while continuing to serve their community, highlighting the heart and perseverance behind FSAs, who empower farmers to grow their livelihoods and achieve a brighter future.



Methodology

This survey utilized **lean data collection methods**, prioritizing efficiency, targeted insights, and minimal resource usage. By focusing on essential metrics and employing streamlined processes, we ensured high-quality data collection while reducing respondent burden. A key aspect of this approach was conducting phone surveys, which enabled us to reach 155 farmers who participated in Farmer Support Agent (FSA) trainings over the past year.

Using a standardized phone interview protocol, data was gathered over three weeks, with each session lasting 20–30 minutes. This method facilitated cost-effective and time-efficient data collection, while providing detailed insights into the training's effectiveness. The remote nature of phone interviews also eliminated logistical challenges, aligning with the lean data approach to deliver actionable findings.

Farmers' Feedback on FSA Training Topics

Most-Valued Topics

Farmers consistently highlighted the value of lessons on **Leadership, Group Formation, and Recordkeeping**, with **Conflict Resolution** also receiving significant praise. These topics strengthened group cohesion and accountability, helping farmers create a collaborative and transparent environment.

Financial literacy sessions stood out, particularly topics like **Savings (31%), Vision Building (26%), and Budgeting (25%)**. Farmers valued these lessons for their relevance in managing limited resources, planning for the future, and setting achievable goals.

Practical Lessons Farmers Have Applied

- ▶ **Improved Farming Practices:** Farmers reported adopting better crop rotation methods, proper planting techniques, and sustainable pest management strategies learned during training, leading to increased yields and healthier soil.
- ▶ **Leadership & Group Dynamics:** Farmers adopted diverse leadership structures that distributed responsibilities more equitably, fostering smoother group operations. Training on group formation helped establish stronger foundations, improving trust and collaboration.
- ▶ **Financial Management:** Many farmers implemented personal budgets, set clear financial goals, and increased their savings. These steps enabled them to plan for emergencies and invest in farm improvements, such as better seeds or equipment.
- ▶ **Recordkeeping & Accountability:** Almost half (46%) of the participants began using group recordkeeping books, enhancing transparency and ensuring accurate tracking of group finances.

Challenges Farmers Face

While the benefits of FSA training are clear, farmers report that they are still encountering several barriers:

1. **Limited Financial Resources:** High-interest loans and limited access to capital hinder their ability to invest in quality seeds, fertilizers, and infrastructure.
2. **Time Constraints:** Farmers struggle to balance training attendance with farm work, and poor group cooperation can reduce participation.
3. **Training Gaps:** Inconsistent schedules or delays in training sessions disrupt learning and dampen enthusiasm.

Despite these hurdles, over half of the surveyed farmers strongly endorsed continuing the FSA trainings, recommending them to peers. Participants appreciated the opportunity to ask questions, the trainers' clarity, and tangible outcomes such as opening bank accounts and achieving financial goals.

Applying Farmer Feedback for Future Impact

Throughout the course of this survey, farmers offered valuable suggestions to improve the training curriculum and delivery, emphasizing the need for more tailored, practical, and accessible content. Topics like **loan management**, **interest rates**, **specific agricultural techniques**, and **social issues** emerged as priorities for future sessions.

Moving forward, Opportunity International hopes to use these survey results to:

1. **Expand Training Topics:** Include lessons on agricultural practices (e.g., crop management, pest control) and broader social issues like gender equity and domestic violence awareness.
2. **Enhance Accessibility:** Adjust training schedules to accommodate farmers' availability and provide resources like financial aid or transportation to increase participation.
3. **Strengthen Support Systems:** Establish regular feedback mechanisms, mentorship programs, and expert supervision during sessions to ensure farmers get the guidance they need.
4. **Streamline Financial Access:** Simplify loan processes and lower interest rates to empower farmers to invest in their businesses.

Empowering Farmers for Long-Term Success

These sessions equip farmers with practical tools and strategies, enabling them to build stronger savings groups, manage finances effectively, and achieve long-term goals. By integrating farmer feedback from this survey and refining these trainings, we aim to create a more inclusive, impactful program that equips rural farmers with the tools to succeed. These efforts will not only improve individual livelihoods but also strengthen entire communities, ensuring a sustainable future for smallholder farming.

By using these insights to enhance the training program, we are igniting a **path for farmers to grow more and earn more**—proving that with the right tools and knowledge, lasting change is within reach.



FSA Annah Chimalizeni on her way to meet with a savings group

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