MAKERS GALLERY

The Hands Beyond the Harvest





Diane, a smallholder farmer in Rwanda, sells fruits and vegetables at her local market to supplement her tomato farm's income, helping her provide for her three children and increase her overall income.

ROOTED IN INGENUITY

THE POWER OF DIVERSIFICATION



Smallholder farmers are some of the most hardworking and resourceful people in the world. Along with farming, though, comes the uncertainty of crop yields and climate disasters, fluctuating input and market costs, and seasonal changes. Still, they continue to work their farms, support their families, and look for new ways to build their livelihoods.

This magazine celebrates the Hands Beyond the Harvest: the creativity, skill, and enterprise of smallholder farmers beyond the farm. These farmers are also bead makers, basket weavers, painters, wood carvers, jewelry makers, textile artists, shopkeepers, tailors, and entrepreneurs.

These businesses can provide an important source of additional income for farming families. Diversifying their livelihoods can help families build savings to fall back on when crops fail, weather disrupts a harvest, or unexpected expenses arise.

The stories that follow offer a glimpse of the many things smallholder farmers create beyond the harvest. They are farmers, but they are also makers, entrepreneurs, problem-solvers, and business owners. Their creativity and innovation are an important part of the work they do to build stronger livelihoods for their families and communities.

To the farmers featured in these pages, thank you for sharing your work with us. Your creativity, skill, and determination are an important part of the story we want to tell. We hope these pages offer a glimpse of the many things you grow, create, and build beyond the harvest.

GRACE'S SOYA MILK

MALAWI

Grace is a smallholder farmer in Central Malawi who has maintained her maize and soybean farm and raised livestock for nearly 30 years. With the support of Opportunity's FarmerAI app, she has begun applying improved farming practices and managing her work more as a business. Despite ongoing challenges such as input costs and variable yields, farming remains central to her household income, supporting her children's education and daily needs.

To supplement the income from her farm, Grace makes and sells soya milk from her soybeans.

For Grace, selling her soya milk is a source of independence. It allows her to earn additional income, support her family, and meet daily needs. Through this work she is able to turn locally accessible resources into a valuable product and reduce waste at the same time.

"Making and selling soya milk means a lot to me because it gives me confidence and pride. I am able to contribute to my family's needs. I am proud that my effort is making a real difference in my community."

— GRACE







For Grace, making and selling soya milk built her confidence and independence.

ASANA'S BASKET WEAVING

GHANA

Asana is a smallholder farmer in Ghana, where she grows peppers, maize, rice, and other crops to sustain her household. In addition to the income and food from her farm, she produces and sells handmade crafts of many kinds, but primarily baskets.



These baskets are weaved from natural materials such as dried grass or straw, which is typically sourced from her farm to lower input costs and reduce waste. The income that Asana receives from selling these baskets supplements her farm income to help support her family and purchase agricultural inputs.



Asana on her pepper farm and weaving a basket (top right)



ESTER'S HANDMADE BAGS & CLOTHING

RWANDA

Ester runs a small business in which she makes and sells handmade bags and clothing that are both popular and affordable within her community in Rwanda.

Because of this business, she has been able to increase and diversify her family's income to provide an additional level of security outside of their farm. Ester is also a member of the *Turere Neza* farmer savings group in Rwanda.

"To Raise Well"

ENGLISH

Turere Neza

KINYARWANDA

ALINE'S HAIR SALON

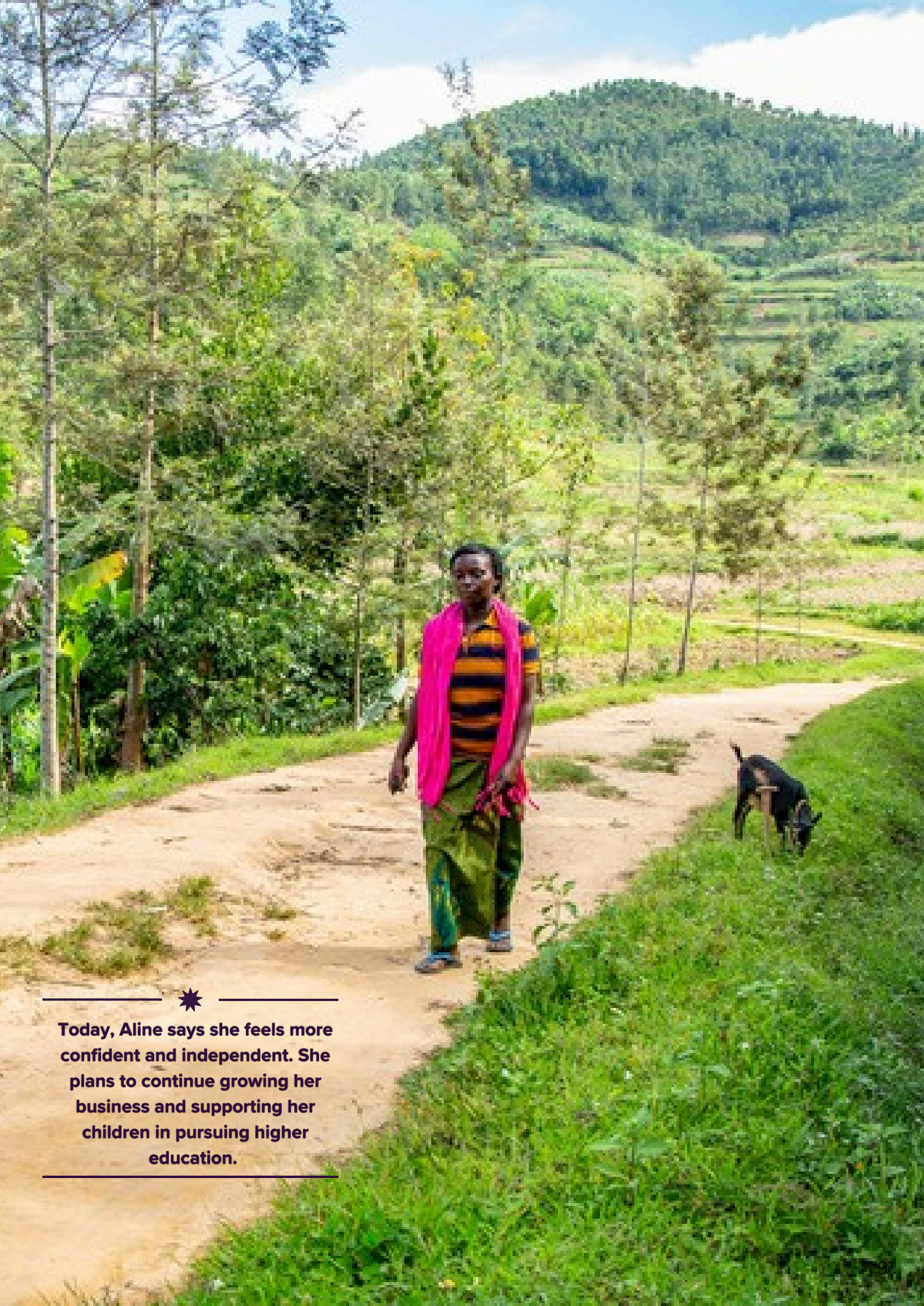
RWANDA

Aline is a 39-year-old farmer and mother of three who once relied on small-scale farming despite facing challenges with a limited income and unpredictable weather. After joining her local savings group, she gained financial and business skills that allowed her to diversify her income by starting a small hair salon and accessing loans through a formal financial partner.



With this additional capital and training, Aline expanded her farming activities, invested in livestock, and began acquiring property. Regenerative agriculture training also helped her improve yields while reducing costs and fortifying her farm against climate disasters. As her income grew, she was able to provide better nutrition and education for her family and build greater financial security.





Today, Aline says she feels more confident and independent. She plans to continue growing her business and supporting her children in pursuing higher education.

MADESS' HANDMADE CLOTHING

MALAWI









Madess farms maize and groundnuts while also running a sewing business from her home. She uses her sewing machine to make baby outfits, school uniforms and jerseys, clothes, and other items, earning income to meet her family's basic needs.

MARTEN'S STRAW MATS

MALAWI



Marten is a farmer in Malawi who grows cotton and sorghum and is a member of his local savings group. He makes and sells multi-purpose straw mats. Farmers use these mats to dry harvested maize, as well as for sitting and sleeping. These mats provide a practical resource for his community, where beds and chairs are not affordable for many families, and are also a source of additional income for Marten.





“I started a business in the market selling tea and small meals. It was small to start – it was a question of doing it step by step as I didn’t understand how to run a business. I want to be able to grow my shop so I can support my family and children, and will get another loan from Opportunity to do this. Their support and trainings have helped us to understand how to create a business plan and how to save money each month to cover our loan. ”

- Lucia, Mozambique



Lucia is a 43-year-old mother of four from Mozambique who began building her own livelihood after her marriage ended. With her children's school fees, household expenses, and a home needing repairs to manage, she started a small market business selling tea and meals.

When the business needed more capital to grow, Lucia joined a three-woman savings group and accessed a loan through Opportunity Bank. Soon after taking out the loan, the market Lucia sold in temporarily closed for renovations. She adapted by expanding her business to buy and sell Kechaso, allowing her to successfully pay back her loan. Lucia has since learned how to develop a business plan and consistently save toward loan repayments, and she plans to expand her business by buying beans in rural areas and selling them in the market.

LUCIA'S MARKET FOODS

MOZAMBIQUE

SANDRINE'S TAILORING

RWANDA

Sandrine is a 20-year-old farmer in Rwanda who, after attending a training with her local savings group, started a tailoring business where she repairs clothes and makes new pieces to sell.





The business gives her an additional source of income beyond agriculture, and she hopes to expand it, build her skills, and eventually open a training center for other women in her village.

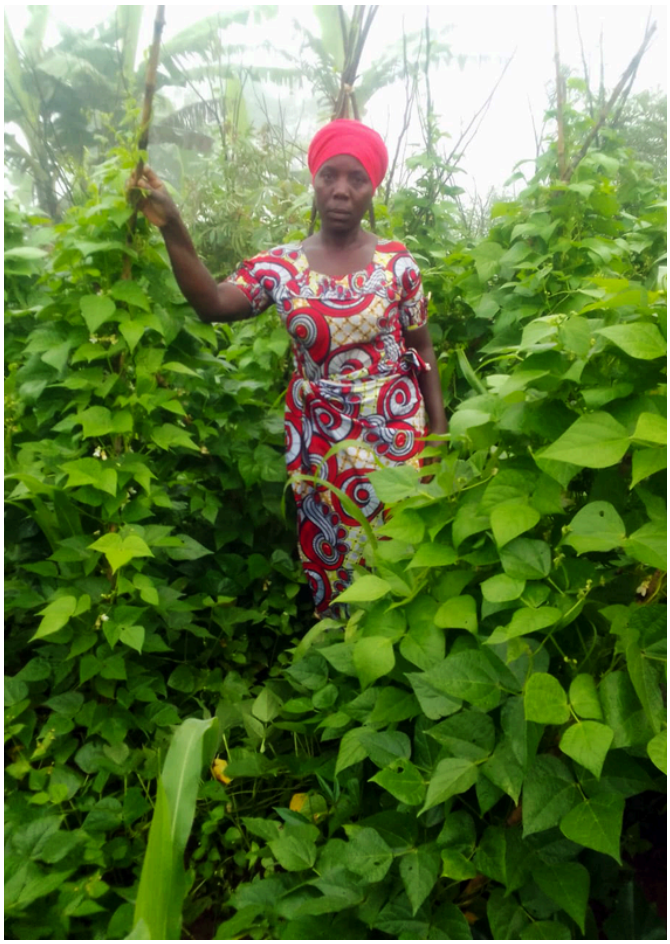


RILIOSE'S BASKET WEAVING

RWANDA

Riliose is a rural woman farmer in Rwanda who grows climbing beans. After receiving training on diversifying income sources, she discovered a passion for basket weaving and now makes baskets after completing her farming activities.

Her baskets are beautiful, valued, and widely used in her community. They also help provide an additional source of income for Riliose's family while allowing her to turn her creativity and skills into an opportunity for growth.





DANIEL'S ENTREPRENEURSHIP

UGANDA

At 32, Daniel is a youth leader, entrepreneur, and Farmer Support Agent with Opportunity International AgFinance's Youth Enterprise Challenge (YEC) program. He joined the program in June 2024, drawn to its focus on equipping young people with the skills to build sustainable livelihoods. At the time, he had secured a job at a hotel: an opportunity many would have taken without hesitation. Instead, he chose to commit to YEC, prioritizing long-term growth over immediate stability.

What began as small-scale trading – selling shoes and fried cassava – has evolved into a more structured and diversified enterprise. With guidance from YEC and local mentors, Daniel expanded into producing and selling snacks like mandazi, daddies, and roasted maize, creating a more reliable daily income. He reinvested his profits to buy a refrigerator, allowing him to add cold drinks to his offerings and attract a wider customer base, including students and youth from his church community.

His approach is consistent: start small, reinvest, adjust, and grow. On an average day, he works through multiple batches of products, each contributing incremental profit. Over time, those increments add up.

Daniel plans to hire additional support as his business grows, both to increase productivity and reduce the physical demands of working alone. Within the next five years, he aims to establish a bakery and a snack shop that can supply products beyond his immediate community. On a personal level, he is working toward building a home for his family.



"Before, I worked hard but without a plan. Now I know where I am going and how to get there."

— DANIEL



LASTON'S STRAW MATS

MALAWI

Laston farms maize and makes mats in Malawi. He started making mats in 2015, and the income helps keep food on the table and has helped him build a small house for his family. During mat-making season, Laston makes about one mat a day; he also uses the mats to dry his harvested maize.





MARIE JEANNE'S TAILORING

RWANDA



Marie Jeanne farms beans and other crops as a member of her local savings group. After gaining new skills through AgFinance's Family Business and Entrepreneurship training, she started a tailoring business to create additional income for her family.



The Family Business and Entrepreneurship (FBE) training is a 7-week course designed to teach farmers the practical skills needed to start, manage, and grow businesses. These small businesses provide supplemental income for farmers, which is especially important in farming where weather, input prices, and market availability can greatly impact their finances week-to-week.



"My life is much better and now I have lights in my house and I have a TV and my children can do this. I never used to have this and now I can pay my children's school fees when they go to secondary school."

- Genita



GENITA'S SOAPS AND MARKET FOODS

MOZAMBIQUE

In 2001, Genita moved her family from the rural town they had lived in to a more peri-urban region of central Mozambique because, despite opening a small business selling soap, she struggled to support her two young children.

But still, with an unpredictable farm income and limited products to sell in the market, money was tight and one unexpected medical treatment could have been detrimental.

After receiving a loan, Genita was able to expand what she could sell at her market stall, adding milk, coffee, and salads to her tea business. Her business has grown, her revenue has increased, and more customers now come to her stall. Genita's husband also runs a small business buying and selling beans, along with managing their farm.

The increased and diversified income from these businesses has allowed her family to purchase household items they could not afford before, including chairs and cups, and improve their living conditions. Looking forward, Genita hopes to expand her food business, open a secondhand clothing business, pay her children's school fees through secondary school, and build a new home for her family.

REGINA'S BASKET WEAVING

RWANDA



Regina is a member of her local savings group in Rwanda. She grows beans and also weaves baskets, a handcraft business she started after attending training from an FSA. The income she earns from her basket weaving helps her meet her family's expenses while creating an additional source of income beyond farming.



NARCISSA'S CLOTHING SHOP

RWANDA

Narcissa, a smallholder farmer and mother of four from Rwanda, was struggling to provide enough food and clothing for her family when she joined her local savings group. After receiving training through the group, she implemented RegenAg techniques on her farm, which led to increased crop yields and reduced input costs. With the increased income from her crops, she was able to purchase clothing in bulk to sell to her community, further increasing her income.

"My story shows that when women gain skills, access to finance, and practical support, they can transform their lives and build lasting resilience for their families and communities."

— NARCISSA







Alex is a maize farmer in Central Malawi. He supplements his income by running a small business where he tailors clothing.

ALEX'S TAILORING

MALAWI

DAVID'S CARPENTRY

MALAWI

David is a farmer and Farmer Support Agent (FSA) in Malawi. He grows maize and also works as a carpenter, using his skills to create an additional source of income alongside farming.







Modesta is a farmer and small-scale business owner in Malawi who grows maize, a staple food in the country. She also bakes and sells popular African snacks, including Zitumbuwa (banana fritters), to establish an additional source of income alongside farming.

MODESTA'S MARKET FOODS

MALAWI

MEXON’S FARMING TOOLS

MALAWI





Mexon is a 58-year-old farmer from Malawi, who grows maize and produces agricultural tools such as axes and panga knives.

His work provides farmers in his community with essential tools for land clearing, harvesting, and other farm activities, helping improve access to reliable equipment while creating an additional livelihood alongside farming.



Mexon uses one of the tools he made to shuck maize he harvested from his farm.

NAKISITA'S CROCHET BUSINESS

UGANDA

Nakisita is a young smallholder farmer in Uganda, who grows groundnuts and maize. She also creates handmade crochet pieces such as baby items, scarves, and home décor.



"Crocheting keeps my hands busy and my mind calm. Each stitch is a small prayer, a moment of peace after a long day in my garden."

— NAKISITA

Every item she makes helps her earn income to pay school fees, cover medical bills, and reinvest in her gardens. Nakisita describes her crocheting as the way in which she turns creativity into resilience.

She blends timeless patterns and colors with modern designs. She also teaches young women and girls in her community to crochet, helping them build skills they can use to earn income.

Her vision is to build a community collection where skill-sharing becomes income-sharing.





Thank you to our clients, partners, and donors who work every day to make a change in the world.

AGFINANCE MAKERS GALLERY 2026

OPPORTUNITY
AgFinance

Helping farmers to **grow more** and **earn more.**

agfinance.org

© 2026 Opportunity International AgFinance / 2503
Opportunity International is a 501(c)(3) nonprofit and serves all people regardless of race, religion, ethnicity or gender.