



Feed the Future Country Fact Sheet

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A Brighter Financial Future for Women in Malawi



Opportunity International

Hanna farming soy using good agricultural practices she learned from Training through Feed the Future Partnering for Innovation and Opportunity International.

Hanna Ayesu's* soybean yields were low. Despite her seven years of experience growing soy, she was rarely able to grow enough to sell and wasn't able to access inputs that would improve her crop's yield.

The Ayesu family's story is not unique. Of the five million people in Malawi's Feed the Future target regions, more than two-thirds are poor. Many households, including those headed by women, till small plots for subsistence. For these farmers, hunger and undernutrition are no strangers.

The life-threatening combination of poverty and food insecurity is partly due to farmers' limited access to financial products and services. Without these resources, they are unable to invest in high-quality agricultural inputs, such as seeds and fertilizers, which can increase their productivity and earnings.

To address this challenge, Opportunity Bank of Malawi (OBM) has partnered with [Feed the Future Partnering for Innovation](#) since 2015 to provide smallholder farmers with OBM financial and banking products and services as well as training on good agricultural practices. The trainings are held at local organizations such as clubs, and at least one-third of the 10,000 training participants are women. By 2017, 9,000 of the trained farmers will have used at least one OBM product or service, such as a loan, savings account or mobile money.

After seeing publicity for this financial resource and training opportunity, Ayesu joined a club where, as a member, she was able to receive training. She has learned about topics ranging from conservation farming to water management and irrigation to pest and disease control, including instruction on integrated pest management and safe handling and usage of pesticides.

Following the recommended agricultural practices, Ayesu planted her acre with soybeans and now expects to harvest more than 20 bags of soybean—more than enough to feed her family and to sell at market.

Ayesu also opened her first bank account with OBM and qualified for a K50,000 (\$75) agriculture loan. She is now investing the borrowed money to pay for extra farm labor to weed and maintain her field which helps ensure a quality harvest. Her ongoing participation in trainings is providing her with mentors, technical assistance, and a new confidence that she can grow her business. "I see a bright future," Ayesu said. "I will produce more soybeans and expect to borrow again next year because I will have saved money for collateral."

With better farm management and agronomic skills, farmers, especially women, are less likely to default on loans, and by grouping farmers, OBM can reduce its operating costs.

Partnerships with extension service providers, training in good agricultural practices, and ongoing technical assistance are critical to smallholder farmer success. In Malawi, this unprecedented effort to reach women farmers with financial services is an important opportunity for both women and the local bankers who will benefit from their business.

**Last name has been changed to protect privacy.*