

DR Congo: Progress in Sustainable Agriculture

Spring 2023 Report

OUR GRATITUDE

Thanks to your belief in Opportunity International's work in the DR Congo, we are reaching more people than ever. Our field staff on the ground is comprised of committed professionals trained to support and walk with our clients on their journey out of extreme poverty. Thank you for walking alongside the farmers and families in the DRC, as they sow and reap, plan and execute, learn and grow. What life-giving hope your belief has inspired: the hope of living a healthy, fulfilling life free from poverty.

THE NEED

The DR Congo continues to rank among the poorest countries in the world (176 out of 189 countries ranked), with one of the highest rates of extreme poverty (surviving on about \$2.15/day) in the world. Child malnutrition is widespread, and most of the population lives in conditions of moderate to serious food insecurity. Most of the population (70%) is engaged in subsistence farming; the DRC has more available farmland than any other country in Africa, with an agricultural potential to feed close to two billion people.



THE SOLUTIONS

Guided by our north star—to reach those most marginalized—our momentum in Gemena and the wider Ubangi region is undeterred. We are keenly focused on enabling farmers to **grow more and get more income**, Opportunity's proven model of **training, access to financial services, and group support** helps farmers improve their yields and increase their incomes.

It is worth calling out one third of that three-pronged model: **best-in-class training** offered by Opportunity staff. The impact of training small-scale farmers and agriculture-related business owners in financial literacy and business management cannot be overstated. Digitization, budgeting, forecasting—these valuable business skills help farmers and agribusinesses strengthen their operations and sustainability.

PROGRESS ON OUR WORK

Agriculture Finance Impact Survey

The team on the ground in the region has finalized the baseline survey that captured key data on the characteristics of AgFinance clients and measured key program outcomes that help demonstrate the effectiveness and impact of the program for smallholder farmers in Africa.

Of note, the survey found that DRC has the highest levels of poverty among the countries with Opportunity International AgFinance presence: **93% of farmers live in extreme poverty** (less than \$2.15/day).

Farmer Support Agents Have Doubled

Farmer Support Agents (FSAs) are local farmers who have been successful and are willing to train and help other farmers to succeed as well. They have proven to be truly wonderful partners for small-scale farmers as they seek to improve yields and build sustainable livelihoods:

- The FSA network is a cost-effective method for working with farmer groups. Launched in 2014, the program incurred a cost of \$53/per farmer trained per year; in 2022 that cost had decreased to \$11; we aim to reach \$6.80/farmer by 2024.
- Capable smallholder farmers exist and are looking to improve their lives.
- Selection of capable FSAs and farmers is critical to the success of the model.
- Character” is the most important attribute in determining success.
- Digital tools such as training videos and banking apps on mobile devices aid in training.



Since July 2022, we’ve grown from 31 Farmer Support Agents (FSA) to 63, more than doubling our outreach in Gemena. These networks are serving 5,519 farmers, 60% of which are women.

Expert Staff Leadership

Our recent projects—including the Agriculture Finance baseline survey and training on the family business of farming—are led by experienced Opportunity staff:

- **Ephantus Ndoka** is our regional manager for impact measurement who is overseeing the baseline studies in DRC.
- **Tamsin Scurfield**, our gender and partnerships manager who supports gender awareness training at financial institutions, facilitates our “Farming as a Family Business” training program that supports gender empowerment within the household as a key component of farm management practices.

- We have received applications for the position of **Senior Technical Advisor** in Kinshasa; we hope to hire by the end of February 2023. We are hiring an **accountant** to support the in-country office.



Productive Partnerships

- We continue our partnership with **VisionFund DR**C, who launched the first cohort of FSAs and is committed to financing smallholders in Gemena. We continue to collaborate in developing AgFinance-specific products which should be ready in May 2023, in advance of the season that start in June 2023.
- We signed a formal partnership with **Equity BCDC**, the second largest bank in the DRC. We have identified priority areas for technical assistance; one key initiative will be the development of savings groups. We identified three potential areas for expansion: Congo Central, Kasai Oriental, and Kwango provinces). The pilot likely will occur in Congo Central. Savings groups products are expected by March 2023.
- Opportunity International and Catholic Relief Services are working in partnership to help various financial institutions access a USAID loan guarantee facility for seed sector financing, which will result in expanded financial partnerships and a broader network of agriculture lenders across DRC. A stakeholder workshop was scheduled for the end of January 2023 to develop specialized

USAID Feed the Future: Global Supporting Seed Systems for Development Activity

GOAL: Improved functioning of high-impact integrated seed systems through provision of customized services to USAID Missions and their partners to upgrade seed systems.

VISION: Improved choices for smallholder farmers to access quality seed of modern varieties from pluralistic, functional, and sustainable seed systems for better livelihood and agricultural transformation.

CONSORTIUM: Catholic Relief Services (Prime), Agri Experience, The Alliance for Bioversity International and International Center for Tropical Agriculture, Opportunity International

SERVICE PROVIDERS: IFDC, Kuza, New Markets Lab, Purdue University, Wageningen Center for Development Innovation, Oxfam Novib

seed sector financial training for financial institutions who seek to apply to the U.S. Development Finance Corporation Loan Portfolio Guarantee in DRC. Opportunity hosted participants from the [USAID Feed the Future: Global Supporting Seed Systems for Development Activity](#), their finance consortium partners, USAID/DRC financial service providers, and seed firms to better understand the needs and challenges to improve and develop DRC's seed systems.

Karawa Region

Just over 70 kilometers east of Gemena, and belonging to the province of Nord Ubangi, Karawa has been a center of attention for the regrowth of Robusta coffee. We continue to onboard additional FSAs in the area, working with Vision Fund DRC. Onboarding includes educating and training clients on standard products, including group loans. FSAs also are being trained on "Farming as a Family Business" so they can deliver that topic to farmers and their spouses.

LOOKING AHEAD

Our 2023-2025 goals for the Agriculture Finance program in the DRC include:

- Provide 6,700 farmer loans over the next three years, of which at least 40% will be to women
- Loan \$1.6M to smallholder farmers.
- More than half of the farmers served will live under \$1.90/day and nearly all will live under \$3.20/day
- Aim to increase farmer yields by 40% over three years

The Heart of Our Work: Opportunity Clients



Micheline, cassava farmer, DRC: *"Women are not respected yet here. They don't value us. For women to be valued, we will need support. I used to face so many difficulties with paying the technical fees to the school. Sometimes we used to starve. We didn't even have sugar to take tea. We just slept like that and would eat tomorrow."*

"This is the first time I've seen a bank coming to look for people like me. I'm only on the first cycle but I've been able to purchase seeds, vitamins for the soil, and fertilizer. My kids are not lacking food anymore. We can buy flour for ugali [corn meal], and the rice and vegetables we can get here on the farm."

"It has improved our life. I feel great. Now, I feel empowered. I'm already at peace. I know that I have a ways to go. I'm not yet there but I will reach there."

"Whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully."
- 2 Corinthians 9:6