



The USAID Tanzania Farmer-to-Farmer Access to Finance Program supporting small-holder farmers

# FARMER-TO-FARMER ACCESS TO FINANCE PROGRAM

# **TANZANIA**

The USAID-funded Farmer-to-Farmer (F2F) Tanzania Access to Finance program (2018-2023), implemented by the International Executive Service Corps (IESC) addresses deficits in the financial ecosystem hindering investment and growth in agriculture for individual farmers, as well as micro, small, and medium sized enterprises. Through volunteer technical support from the American people, IESC's F2F Tanzania program is increasing agriculture lending that benefits both lender and borrower. Expert volunteer advice and interventions in Tanzania will increase agricultural productivity and improve access to markets for youth and women through capacity building and training, promotion of access to technology and development of innovative, targeted financial products.

## **PROGRAM OBJECTIVES**

U.S. volunteer assistance will achieve the F2F Tanzania program objectives by:

- I. Enhancing bankability by providing pre-loan business and financial management support and improving productivity and market access.
- 2. Catalyzing product innovation by building the capacity of financial institutions to develop products, apply technology, and market outreach for agricultural lending.
- 3. Providing post-loan support by coaching borrowers to manage cash, repay loans, and increase savings and improve production and sales.

#### **BUDGET**

\$ 6.5 million

#### **DURATION**

September 2018 - September 2023

#### **ACTIVITY LOCATIONS**

Nationwide (Morogoro, Mbeya, Iringa, Njombe, Kilimanjaro, Arusha, Zanzibar, Dar and Bukoba)

#### **IMPLEMENTING PARTNER**

International Executive Service Corps (IESC)

#### **USAID TANZANIA CONTACT**

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#### FOR MORE INFORMATION

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### **PROGRAM ACHIEVEMENTS**

To date, F2F Tanzania volunteer assignments have delivered the following results:

- Conducted targeted financial assessments to better understand the lending and credit landscape for farmers and agribusinesses and devised subsequent strategies to meet agricultural lending needs.
- Trained farmers on agronomy best practices to improve productivity and yield.
- Trained farmer groups and farmers on financial management.
- Developed a communications strategy for a youthled agricultural cooperative.
- Developed a marketing strategy and identified new market access for 3,000 farmers and their products.
- Enhanced institutional knowledge on agriculture and agriculture lending for 8 Tanzania financial institutions.
- Expanded financial institutions' agricultural lending product offerings, including DFC Guarantee Partner, Amana Bank.
- Supported financial institutions to better understand the specific needs of farmers and provided specific recommendations for the bank to reach underserved rural farmers, particularly youth and women.
- Generated a proof of concept for the banks on why they need to mobilize agri-lending focused staff, and develop customized tools, policies, and procedures to grow agriculture lending portfolios.
- 50 assignments completed with over 1,138 individuals trained (40% women and 28% youth
- Over \$4M in loans disbursed from 8 supported financial institutions, enabling 11,560 borrowers to access loans.