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Strengthening the Climate Resilience of Smallholder Farmers in Malawi Spring 2026 Progress Report

Strengthening Livelihoods and Food Security for 120,000 People in Malawi.

Thank you for your generous support, which is transforming the lives of 12,000 smallholder farming families and reaching 120,000 people in the Mulanje District of Malawi.

Alongside our partner, Opportunity International Malawi (OIM), this three-year initiative will strengthen agricultural productivity, expand financial inclusion, support more equitable gender dynamics, and engage youth through innovative and sustainable practices. In doing so, it addresses the pressing challenges of climate variability, soil degradation, and limited access to financial services in rural Malawi—contributing to lasting poverty reduction and improved food security.

SOWING SEEDS OF OPPORTUNITY TO END HUNGER AND INCREASE RESILIENCE

Thanks to your support, 12,000 smallholder farmers and their family members are learning new climate-smart skills and receiving the loan capital needed to purchase drought-resistant seeds and fertilizers. With this knowledge and financial support, farmers are building more productive, profitable enterprises that create jobs for their neighbours and improve food security across entire communities.



ACTIVITIES: July 2025 to December 2025

After completing business and financial literacy training, the second half of 2025 focused on providing farmers with additional learning opportunities and targeted support:

1. Training:

Over 8,000 farmers participated in the first training sessions on climate-resilient agriculture, focusing on the following topics:

- Natural fertilizers: How to make compost and various types of organic fertilizers to improve soil fertility and reduce the cost of expensive artificial fertilizers.
- Soil and water conservation: Techniques for maintaining healthy soil, including erosion control, contour trenching, riverbank planting, mixed cropping, and reforestation.
- Crop insurance: How crop insurance works to protect farmers against crop failures.
- Regenerative agriculture: Sustainable farming methods such as green manure and tree cultivation.

2. Engaging Financial Service Providers:

OIM engaged three Financial Service Providers (FSPs), including FINCA, CUMA, and MicroLoan Foundation. Employees from these organizations were trained on new products developed as part of this project to support farmers, including crop insurance and small loans for irrigation technology, livestock, or seeds for the dry season.

The FSPs have begun disbursing small loans and offering crop insurance.

3. Savings Groups

The team is working with 1,137 active groups, 225 of which were newly established. These groups have increased meeting frequency from monthly to weekly or biweekly, helping participants save more regularly, build networks, and learn together.

Families save collectively, and the groups are self-managed, allowing members to take out small, short-term loans.

Learnings

During training sessions and discussions, it became evident that training on water, sanitation, and hygiene would be of great value to people in rural Mulanje. This training will be incorporated in the next year and will help reduce disease, while strengthening the health, resilience, and livelihoods of families.

In consultation with local government partners, the team will establish Gliricidia tree nurseries to ensure smallholder farmers have reliable access to high-quality seedlings. These trees help improve soil fertility, provide shade, and reduce erosion. Providing seedlings, rather than seeds, increases survival rates and accelerates benefits for farmers' fields.

Participants will also gain practical skills in establishing and maintaining tree nurseries, strengthening their capacity to sustain these efforts over time.

Dreams Come True – Janet's Story

Janet John, 29, lives with her four children in rural southern Malawi. Without a partner and with only a small plot of land, each day used to be a struggle to provide even the basics for her family. Like many smallholder farmers in her community, she had little access to seed, savings, or support—and few reasons to believe things could ever change.

Things began to shift when Janet joined practical training in regenerative agriculture. She learned how to make her own compost, plant trees, and restore her soil using natural fertilizers. For the first time, she had tools she could use to strengthen her farm and plan for the future.

But knowledge alone was not enough. Through the project's local savings and credit group, Janet took out her first small loan, an important step forward. With it, she purchased two things she had long hoped for: a bicycle and a mattress. The bicycle has transformed her daily life. She can now travel to markets more easily to sell her produce and ensure her children get to school. The mattress means something just as important—her family can finally rest well at night. Encouraged by these first milestones, Janet continues to save with her group and invest in her farm. She now dreams of opening a small shop of her own. In her village, she is already becoming a role model for others.

A renewed hope for the future

"I used to be unable to imagine how I could improve my situation," she says. "Now I know what is possible—and I want my children to have an easier life." Janet's story is a powerful reminder that when women gain practical skills, access to savings, and the confidence to take their first steps forward, real and lasting change begins.

Next Steps

1. **Training** in water, sanitation, and hygiene
2. **Training** on family businesses and entrepreneurship
3. **Maintenance** and management of demonstration plots
4. **Application** of regenerative agriculture practices by participants



Thank you for making this journey of transformation possible
for hard-working farmers in Malawi!