

# USAID Farmer-to-Farmer Access to Finance Program

The **USAID Farmer-to-Farmer Access to Finance Program (F2F A2F)** unlocks access to finance for smallholder farmers, entrepreneurs, and micro- small-, and medium-sized enterprises in Kenya, Tanzania, and Liberia by addressing agricultural finance market coordination failures. With a particular emphasis on women, youth, and environmental and natural resource management, F2F A2F will create more equitable, inclusive, and sustainable agricultural systems while increasing production, profitability, sales, jobs, and income. F2F A2F draws on the expertise of U.S. volunteers from a range of backgrounds, including agriculture, banking, technology, and academia.

**Development Objectives:** The objectives of F2F A2F are to:

1. Address systemic financial constraints and unlock access to finance for smallholder farmers, entrepreneurs, and MSMEs; and
2. Increase productivity, profitability, sustainability, and inclusion through improved access to finance.

**Overall Strategy:** F2F A2F uses highly qualified volunteer assistance to address agricultural finance market coordination failures by supporting supply-side and demand-side actors.

**Program Approach:** On the demand side, we strengthen the bankability of farmers, agricultural enterprises, and entrepreneurs, particularly women and youth. On the supply side, we strengthen financial institutions to expand agricultural lending.

IESC's approach utilizes volunteer technical assistance in the following focal areas:

- Improve the bankability of agricultural borrowers with business plan training, coaching, and post-loan assistance.
- Develop innovative financial products and services.
- Strengthen financial institution core banking capabilities.
- Develop and integrate digital financial solutions.
- Develop environmental, natural resource management, and climate adaptation solutions.

## PROGRAM SUMMARY



Period of Performance  
October 2023 – September 2028



Total Program Value  
\$7.5M



Implementing Partner  
IESC



Core Countries  
Kenya, Tanzania, Liberia

## Key Points of Contact

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