

Impact on Women Farmers of iFarmer



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About iFarmer

iFarmer seeks to enhance the lives of last-mile farmers across the nation by offering access to financing, better quality input, and the forward market.

In order to better understand the requirements and needs of farmers, iFarmer works through a human-centered design approach in customizing the services that are offered. Currently, iFarmer onboards the farmers via its field agents using its proprietary application, "Sofol". The farmers can also avail services like access to higher-quality inputs and crop specific advisory services which raises their awareness of how inputs affect farm productivity and quality of yield. Last but not least, iFarmer also facilitates easier access and direct linkage to the market.



In addition to providing these smallholder farmers with financial solutions that are specifically designed to cater to their needs, iFarmer also offers value chain services that contribute to higher production quality, better decision-making, and an increase in income in the long term. By enhancing the lives of our farmers and providing them with support and resources, we hope to develop into a sustainable agriculture financing and supply chain organization that will continue to support food production in our country.

Till date, iFarmer has over 71,000 farmers and 6000 retailers onboarded and 1.77 BDT billion worth of financing disbursed. Our services have reached over 22 districts, spread throughout the country, where around 80,000 ton farm produce have been sold so far.

Objective of our study

In Bangladesh, women comprise 58% of the agricultural labor force (World Bank 2019). In recent times, the participation of rural women in general is increasing in agricultural work due to changes in values and norms. Traditionally, women have played an important role in ensuring food security for marginalized rural families. Despite this, women tend to be “invisible” in the agricultural sector of Bangladesh owing to the assumption that women are not involved in agricultural production. Women farmers need to have more institutionalized access to knowledge and necessary resources. Good practices in traditional agriculture, especially those that have traditionally been the repository of women farmers like seed conservation, need to be supported, documented and disseminated so that the knowledge is preserved and spread nationwide. iFarmer aims to ensure equal gender representation in the context of agriculture in Bangladesh and acknowledge the contribution of women farmers in the country’s economy.

Approximately, 45% of our farmers are female. Since we have a robust impact requirement that is carefully measured and assessed, this report makes an attempt to evaluate the outcomes of services provided to women farmers through qualitative and quantitative research and monitoring. The research essentially captures how iFarmer has enabled women farmers to improve their livelihood and agri-businesses.

The primary objectives of this Impact on Women Farmers report are:

- Identify the effectiveness of iFarmer’s intervention on women farmers.
- Evaluate women farmers’ social and economic status in their own household.
- Measure the effectiveness of iFarmer’s services in terms of enabling women farmers to be financially independent and active decision makers within their households.

Key Research Questions

Our intention for this research is to primarily understand the impact iFarmer is creating particularly for women farmers. The three question we have set out to examine and answer are:

1. Is better access to finance, inputs and market increasing farm productivity and income for the women farmers?
2. Are women being able to make decisions and manage her finances independently?
3. Is iFarmer being able to achieve its mission to create resilience and improve the livelihood for women farmers?

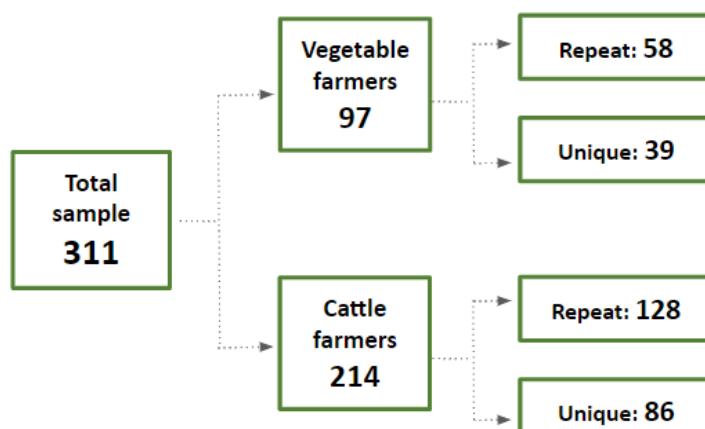
Methodology

The method of data collection was mainly through telephone interviews, surveys and our existing database. Our dedicated customer experience team was responsible for conducting the phone survey with 311 women farmers, where they collected the information through filling up questionnaire forms online.

The structure of the questionnaire consisted of questions from three segments: 1) Demographic Information 2) Farmer's agri-businesses and livelihoods before iFarmer's intervention and, 3) Farmer's improvement in agri-businesses and livelihoods after iFarmer's intervention. This format of the questionnaire allowed us to have enough quantitative data to make an assessment of the impact created in women farmers' lives. The questionnaire also consisted of some qualitative questions which focused on evaluating women's economic empowerment (WEE).

The literature review of this study has been sourced from reports and blogs of renowned organizations such as International Fund for Agricultural Development (IFAD), Food and Agriculture Organization of the United Nations (FAO) and United States Agency for International Development (USAID). Relevant statistics have also been collected from The Financial Express.

The sample size of 311 has been derived with a confidence level of 95% and error margin of 5%. It was collected through random sampling where 68.8% are cattle farmers and 31.2 % are vegetable farmers. Among these 311 farmers, there are also 40.2% unique farmers and 59.8% repeat farmers. Repeat farmers are the ones who took iFarmer services more than once, while unique farmers are the ones who took iFarmer services for the first time.



Breakdown of farmers

Literature Review

In Bangladesh, agriculture is one of the most significant industries, considering that it provides the majority of the rural population with their primary source of income. Rural women make up half of the labor force in agriculture and contribute between quarter and half to household income (IFAD 2021). All facets of agriculture, including tilling the soil, post-harvest work, growing vegetables and kitchen gardens, rearing ducks and other birds, milking cows, farming sheep and goats, and, most crucially, getting water for the family, are all primarily managed by women. In Bangladesh, there are now about 10 million women farmers, up from just a few thousand fifty years ago (The Financial Express 2022). 61% of men and 27% of women worked in agriculture in 1981, according to the population census of Bangladesh. In 2018, fortunately the numbers rose, where male farmers represented 32.2% and women farmers represented 59.7% in the working class of the agricultural industry.

Despite the phenomenon of “feminization of agriculture” causing a paradigm shift in the role of female farmers, there are several challenges that still remain. In many cases, the contributions of women farmers are unpaid and unrecognized, both within the household and in the nation’s statistics, rendering their efforts invisible. In villages, women's labor participation rates have risen only 10% over the previous 25 years, according to a study titled "Putting Women in the Center of Agriculture" by Professor Ismat Ara Begum. However, only 15% of these women are employed in the wage labor market. The reason behind this is that women often face the challenge of extreme wage discrimination in comparison to men. On top of that, whatever the female is earning mostly gets taken away by their male counterparts, thereby making them even more vulnerable.

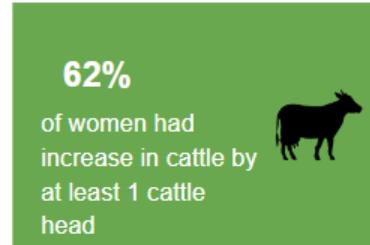
All the challenges that women face in the agricultural sector is mostly exacerbated by male domination. The Financial Express (2022) states that although women's participation in agriculture is currently only 4% lower than men's, they still primarily rely on men to make decisions about how to produce and profit from agricultural products. Only around one-third of women have the power to influence decisions. Statistically, 35%, 33%, and 33% of women farmers have been found to actively participate in decisions regarding fish farming, crop sale, and crop production respectively. Generally, women are said to be more involved in activities that create income, such as raising poultry and animals. However, only around 20% of them are able to make decisions on their own at various stages of the production cycle, from inputs to outputs and outcomes.

In our largely male-dominated socioeconomic system, very few people envision women farmers as farmers, livestock groomers, or seafood sellers. With very negligible land ownership, women farmers fail to receive government services, agricultural cards, subsidies, bank loans, and any

other assistance. As a result, even though women are now essentially partners in agricultural work, men still hold the majority of leadership positions.

In such a situation, it is vital to acknowledge Bangladeshi women farmers and give them access to the resources they need to maintain their businesses and livelihood. The output and growth driven by agriculture may be significantly impacted by increased opportunities for women in the industry. Women can perform just as well as men if they have equal access to resources, skills, and services (USAID, 2011). If women had the same access to productive resources as men, the FAO (Food and Agriculture Organization of the United Nations) estimates that they could raise farm output by 20–30%. Consequently, this increase might enhance agricultural productivity by 2.5–4% globally and reduce the number of hungry people by 12–17%, or 150 million people worldwide (FAO, 2011).

Summary of our findings



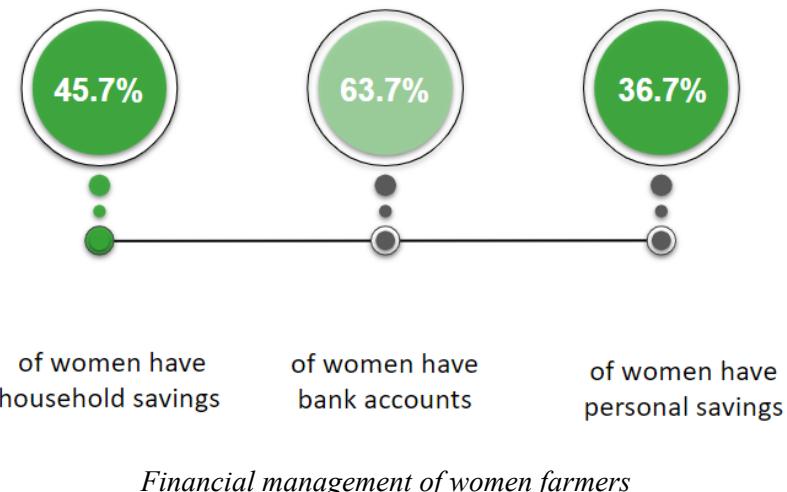
Respondents Background and Demography

Our locations for this study goes as far as Lalmonirhat and Kurigram and also covers a variety of other districts including Jessore, Pabna, Bogura, Natore, Nilphamari, Bagerhat and Tangail. The reason behind choosing such diverse locations is to understand if a similar impact is created for women farmers in all our working locations. Maintaining equality is one of our core intentions which is why looking at different regions is essential, as well as insightful. As aforementioned, we have interviewed 311 women farmers of iFarmer. The demographic information of our respondents are as follows:

- **Age:** Interestingly, our farmers come from different generations, where the youngest farmer is 18 years old and the oldest farmer is 70 years old. On average, cattle farmers are 36 years old and vegetable farmers are 35 years old. Most of our respondents are also 35 years old.
- **Education:** The respondents have received education with completion of Bachelors being the highest education level to completion of primary education being the lowest. Most of the respondents completed primary education.
- **Main decision maker:** Main decision maker refers to the individual who takes the lead in decision making of the household. Since our literature review suggested that women are often left out of decision making, it was crucial to examine the state of our women farmers. Fortunately 63% respondents reported that they are able to make decisions along with their male counterparts while 3.5% claimed that they alone made decisions regarding their household. However, some respondents answered that their male counterparts, including their husbands and their sons, primarily take decisions.
- **Monthly income:** The average monthly income of our respondents was 8,410 BDT for cattle farmers and 7,889 BDT for vegetable farmers. However, there is no standard income since it varies from region to region and from farmer to farmer. For instance, the average monthly income of cattle farmers from Kurigram was 5,210 BDT, while the average monthly income of cattle farmers from Lalmonirhat was 7,313 BDT. Nonetheless, the average monthly income of women farmers is low, which is 3 times lower than Bangladesh's per capita income from our calculation. Per capita income of Bangladesh is \$2,824 (\$235 or 22,254 BDT monthly) as of 2021, according to Bangladesh Bureau of Statistics.
- **Type of farming:** The respondents are divided into 2 categories: Vegetable Farmers and Cattle Farmers. 31.2% of the respondents are vegetable farmers while 68.8% are cattle farmers.

Financial Management

Rural women confront unique difficulties and limitations. They typically have lower agency on how household money will be spent, as well as less independence in their homes and communities. Therefore, it is important to understand if our women farmers faced the same challenges. Financial inclusion is crucial for sustaining economic and social development. It also leads to greater financial stability and growth (AFDC and ADB, 2014). The study inquired about financial management, as well as the inclusion of women by collecting information on how women farmers utilized their income to contribute to household savings. Women farmers also talked about their own personal savings and how they would use these savings, indicating a raise in their socio economic status, as well as their increased role in the household. Our survey results revealed that:



Household savings refer to savings that are made collectively with other earning members of the family for the purpose of improvement of the household. In contrast, personal savings refer to savings made and separately kept by the women farmers which she decides how it will be spent.

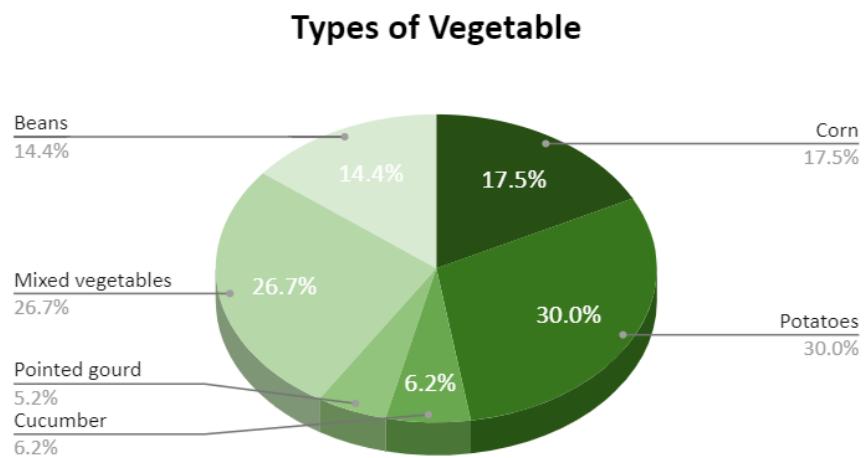
Other key findings include:

- 34% vegetable farmers and 25% cattle farmers can keep more than 1000 BDT per month as their personal savings.
- Our women farmers primarily spent their personal money for a better standard of living and the needs of their family and children.
- 85% of women manage their own finances which refers to deciding how much money a woman is spending, how much she is saving, as well as the composition of her expenditure.

A bank account is the best way to initiate the process of financial inclusiveness for low income groups as it enables them to save money for family needs, builds a cushion for emergencies and lends money for various needs (World Bank, 2018). However, the lack of bank access is persistent in Bangladesh, particularly when it comes to rural women. Therefore, the survey also wanted to know if women farmers had bank accounts to begin with. 63.7% of the respondents have existing bank accounts. iFarmer has been working towards reducing this gap by including women in the formal banking system. Through market facilitators, iFarmer assists farmers to open bank accounts and this has been reflected in our study. The survey shows that 39.5% of women opened a bank account through iFarmer.

Livelihood of Women Farmers before iFarmer's Intervention

The lives of the women farmers previously were significantly different from the scenario after iFarmer intervention. Despite the fact that they were involved in farming in both scenarios, factors like their productivity and selling process were impacted. Productivity of vegetable farmers has been compared according to the type of vegetable they harvested in both scenarios. 30% vegetable farmers harvested only potatoes, 17.5% harvested corn and 14.4% harvested only beans. A small percentage amounting to 5.2% and 6.2% farmers harvested only pointed gourds and cucumbers respectively. 26.7% vegetable farmers harvested mixed vegetables like gourds, eggplants and tomatoes, as well as other crops like paddy and jute. In the case of cattle farmers, the majority of the respondents had 2 cattles.



Types of vegetable harvested by farmers

Generally, the selling process of the farmers' produce involves selling through a middleman or in the local market. 41% of the respondents informed that they usually sell through the middlemen, while 59% sell in the market. Farmers also buy various agri inputs such as fertilizers, seeds and cattle feeds. 86% of the respondents mentioned that they buy inputs with cash, whereas 14% of them buy on credit.

Additionally, pricing information is another factor that is important while making sales. 75% of the total respondents reported that they sold their products from the knowledge of price that came from local bazaars. 19% also stated that they determined the price from the knowledge of other farmers in their region. 4% of the respondents claimed that they ensure the right price from the knowledge gathered from both bazaar and other farmers. Overall, only 45% women were involved in the selling process. This is because in most cases, a woman farmer's journey ends when the time of selling comes, despite the fact that she contributed heavily in rearing the cattle or growing the vegetables. As a result, it is also most likely that she does not get the money which is rightfully hers after the produce is sold.

Vegetable Farmers

- **Selling process:** 39% farmers were involved in the selling process. 58.7% sell through middlemen while, **41.2%** sell through bazaar.
- **Pricing Information:** 77.3% farmers know price from bazaar, while **19.6%** know from other farmers. **2.1%** know from both sources.
- **Buying behaviour:** 81.4% farmers buy input in cash, while **18.6%** buy on credit

Cattle Farmers

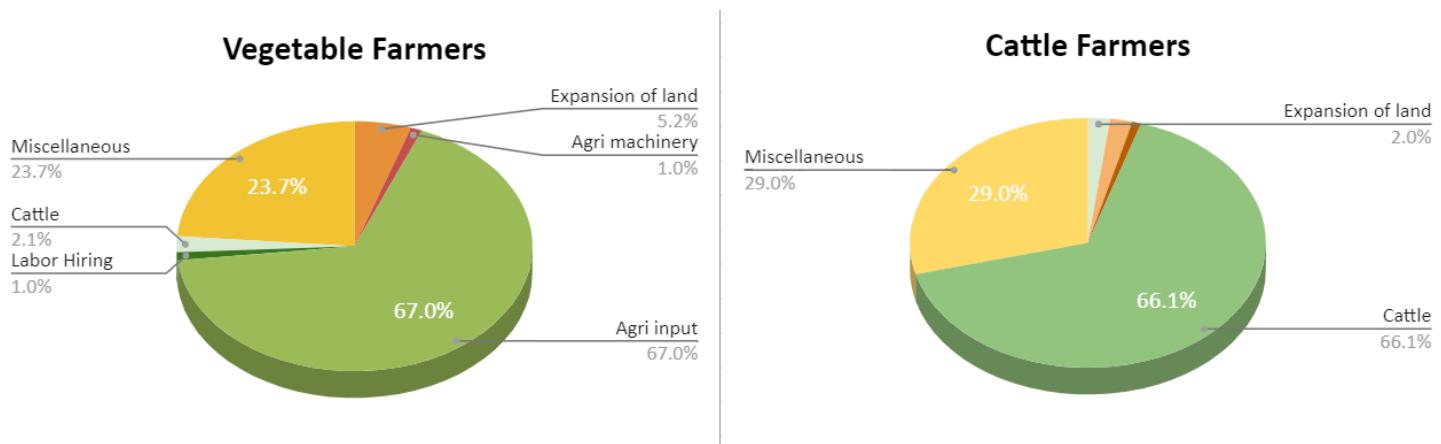
- **Selling process:** 48% farmers were involved in the selling process. **33.8%** sell through middlemen, while **66.8%** sell through bazaar.
- **Pricing Information:** 74.3% farmers know price from bazaar, while **19.2%** know from other farmers. **5.1%** know from both sources.
- **Buying behaviour:** 88% farmers buy input in cash, while **12%** buy on credit.

Scenario of farmers before iFarmer intervention

The Journey with iFarmer

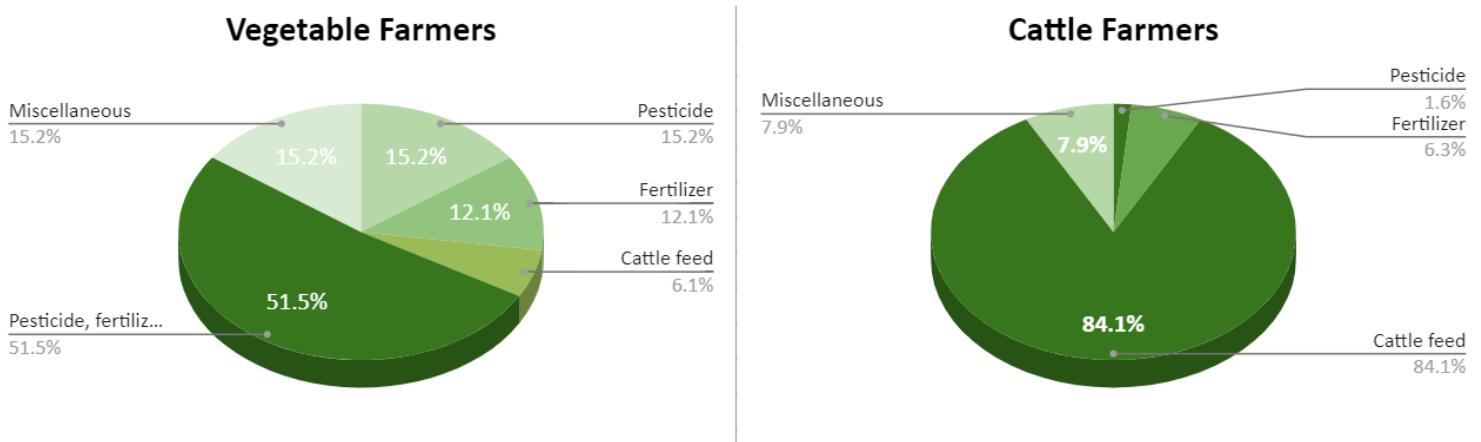
iFarmer places the farmers at the center of everything. With finance, access to inputs, training and sale of produce, iFarmer aims to enhance farmer's income and livelihood. To evaluate how women farmer's business have been impacted, we investigated the services they took and measured their satisfaction level. The service breakdown is as follows:

- Financial Assistance:** Women farmers have taken financial assistance from iFarmer to amplify their business. On average, vegetable farmers took financial service amounting to 52,258 BDT, while cattle farmers took a slightly bigger financial service, amounting to 68371 BDT. The utilization of this financial service has been done in various ways, starting from buying agri inputs and agri machineries, hiring labor and expanding land. The figure below depicts that 67% vegetable farmers bought agri input, 2.1% bought cattle and 5.2% expanded land only. Only 1% of vegetable farmers hired labour and bought agri machinery. Vegetable farmers amounting to 23.7% utilized the financial service in miscellaneous ways. On the other hand, 66% cattle farmers bought cattle, and 29% utilized the financial service in miscellaneous ways. Many farmers made a combination of expenses which is represented as miscellaneous here. For instance, there are farmers who expanded land, bought input and also hired labor.



Breakdown of iFarmer Financial Assistance

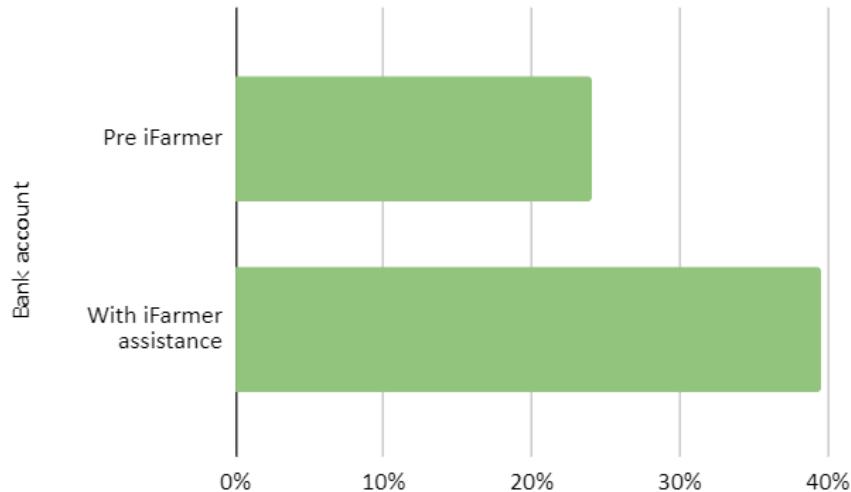
- Input:** iFarmer provides high quality agri inputs to farmers so that they can increase their production and yield from farming. 34% of vegetable farmers and 29.4% of cattle farmers have taken input. Input type includes pesticide, fertilizer and cattle feed. Input choice varies according to farmers' preference and requirement in the field. The charts below portray that 15% vegetable farmers have taken pesticide, 12% took fertilizers and 51.5% took pesticides, fertilizers and seeds altogether. In contrast, 84% cattle farmers have taken cattle feed, 6.3% took fertilizers and 7.9% took miscellaneous inputs. Many farmers took a combination of inputs which is represented as miscellaneous here. For instance, there are farmers who took pesticides, fertilizers, cattle feed and seeds altogether.



Breakdown of iFarmer inputs

- Crop Diversification:** By diversifying, farmers increase the range of potential food and income sources available to them. 55.7% vegetable farmers reported that they have diversified their production since they joined hands with iFarmer. Of the farmers who have not diversified their crops yet, 81.4% stated that they are interested in diversification the next time they take assistance from iFarmer.

- **Banking Assistance:** iFarmer field agents helped farmers with various agricultural activities including assisting them to open bank accounts. Agricultural finance enables underprivileged farmers to grow their wealth and promotes the creation of food value chains (World Bank 2022). 36.1% vegetable farmers and 41.1% cattle farmers have reported that they received assistance from iFarmer to open a bank account.



Bank accounts of women before and after iFarmer intervention

- **Training:** Through field training, farmers improve their knowledge and capacity for crops, livestock, fisheries and poultry from iFarmer agriculture experts and also from government extension and private companies. 14% farmers reported that they received training, particularly cattle farmers who learned how to take good care of cattles.

Are Women Farmers Satisfied With Our Service?



The biggest question that needs to be answered is if our women farmers are satisfied with the service iFarmer is providing. Therefore, our survey respondents were asked if they were content based on the service they received. Many farmers had taken loans from other institutions before taking financial service from iFarmer. Out of 30% vegetable farmers who took loans from other institutions, 62.6% reported that iFarmer's financial service was better than the other ones. Out of

28% cattle farmers who took other loans, 75% stated that they found iFarmer's financial service to be better than the previous loans. Their preference was determined primarily by the ease of loan repayment. Being able to repay the money based on their cropping cycle/rearing period is advantageous as it takes off the constant pressure of installment and additional burden of taking secondary loans. However 20.9% of the respondents still have ongoing loans from other institutions.

The satisfaction of farmers who received agri input from iFarmer was also measured in terms of quality of input and its price in comparison to that of local markets. Of 34% of vegetable farmers who took input, 84.8% mentioned that the inputs they received from iFarmer was of better quality than that of the local bazaar. On the other hand, out of 29.4% cattle farmers who took, 80.1% mentioned that iFarmer's input was better than other inputs they previously bought. Overall, 67.8% farmers were satisfied because they found iFarmer's input to be cheaper than the input they previously bought from local shops or big bazaars.



70.1% farmers find iFarmer's financial service to be better than other institution's loans.



82.3% farmers find iFarmer's input to be of better quality than that of local markets.

67.8% farmers find iFarmer's input to be also cheaper.



89.8% farmers who sold their product through iFarmer were satisfied with the price.



38% vegetable farmers had increase in revenue and increase in yield.



61.6% cattle farmers had increase in cattle head by at least 1 cattle, while **33%** had increase in cattle head by at least 2 cattles.

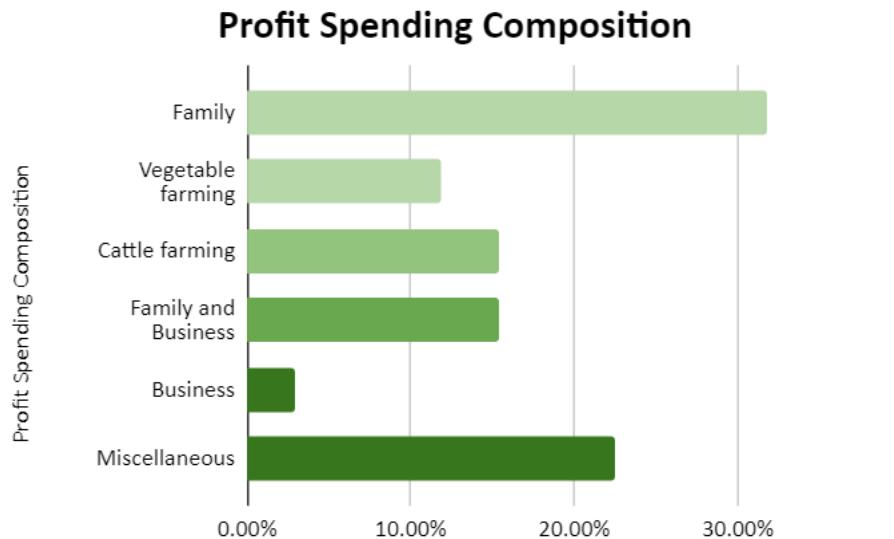
Summary of farmers post iFarmer

Farmers have the option to sell their produce through iFarmer collection points. By offering transparent pricing, farmers are now able to make sales with the right market price. Among the cattle farmers, approximately, 89.8% farmers stated that they were satisfied with the price they sold their cattles with.

Furthermore, impact has been measured by comparing the pre-iFarmer situation with post-iFarmer yield of farmers. The productivity of vegetable farmers was assessed through their production per unit of their produce and the revenue they generated from selling them. Around 38% of the farmers observed an increase in yield and earned greater revenue, as compared to their situation before iFarmer's intervention. More specifically, 31% farmers observed 50% increase in yield and experienced 50% increase in revenue. In the case of cattle farmers, the impact has been determined by the increase in cattle head after iFarmer's intervention. Nearly 61.6% farmers discovered an increase in their cattle head by at least 1 cattle from which 33% owned cattle heads by at least 2 cattles. The average number of cattle heads increased by 1 cattle head for all farmers.

Empowering Women Farmers

Improving income status alone is not an indicator of measuring the well being of women. As many literature suggests, women farmers do not get any recognition or the deserved rewards of their contribution to the household. Evaluation of women's agency is needed to truly understand if women farmers are receiving the gains of their tireless efforts. The survey has captured some data points which allowed us to come to the conclusion that disparities between men and women farmers are decreasing. The respondents were asked some critical questions that evidently showed that women's agency via decision making power, managing finance and buying commodities without depending on male counterparts, among other indicators, has increased. Nearly 90.6% farmers have reported that iFarmer has been able to bring a positive change in their business and livelihood. 93.2% farmers believe that they are able to contribute to their household income, being another earning member of the family. Moreover, 85.2% farmers stated that they can manage their own finances, starting from deciding how much they will be spending, where they will be spending and how much of it they will be saving. The respondents also shared how they manage their finances in terms of the composition of their expenditure, as well as their own personal savings. Expenditures were primarily on the families of the farmers and enhancement of their business.



Profit Spending Composition of women farmers

Even after spending their profit on family and business, women farmers were able to keep some money aside for themselves. 36.7% farmers reported that they had this kind of personal savings. When inquired about their buying behavior with regards to dependence on male members of the family, 69.5% women farmers stated that they could do regular essential shopping without having to ask the male members of the family. 93.6% women farmers also indicated that since

they have become an earning member of the family, their decision making power increased in the household. Furthermore, women farmers have gained confidence after starting to make money because 92.3% of the respondents strongly believe that with iFarmer's assistance, they can contribute more to the household income. Their satisfaction and trust on iFarmer had a significant impact on their lives, so much so that 95.5% women farmers affirmed that they will encourage other female farmers to take iFarmer's service and independently earn for their families.

Women of iFarmer [Testimonials]

Our women farmers are growing exponentially in number. When asked how their livelihood is being impacted through iFarmer services, they were delighted to talk to us about how they are being able to make a difference.



"I feel proud of being capable enough to send all my children to school. Now I can dream of ensuring a brighter future for them."

- Mosammot Halima Begum, Bhadai, Aditmari, Salmonirhat.

Halima and her family started off by staying with Halima's father when she leased a land to cultivate paddy and potato. Alongside, she decided to start livestock rearing when she heard about the financing solution iFarmer provides. Once she sold off the cattle and her husband's previous land, she was able to buy a small piece of land of her own and build a tin house where she lives today with her family. Meanwhile, in order to support the family, her husband started fishing. Together, they started off a new life with plenty of struggles, but remained content nonetheless. When the iFarmer team visited Halima, she showed around her house with joy. She keeps her livestock inside her house - in her son's room and said someday she will be able to build a cow shed, but for now, she has no complaints.

"I am earning now and making small contributions to my family. I feel delighted because of this."

- Mosammot Rokhsana Rony, Choritabari, Komolabari, Lalmonirhat.

Being a woman herself, Rokhsana raises the issue of not getting equal rights as men in the society. To prove that women can also earn in many different ways as a man, she learned how to earn her own bread. Rokhsana has three children, one of which goes to school. Now she wants to make sure that the other two children can go to school through the income she generates. She strongly believes that iFarmer has given her the facilities she needed to run her own agricultural business. She smiles as she exclaims, "I am a farmer. And, I am a woman!"

Watch Rokhsana's full story: <https://www.facebook.com/ifarmerasia/videos/507770874049108>



"I can now save money for my son's future from the profit of my farming, all thanks to iFarmer."

- Mosammod Fatima, Kurigram

Before iFarmer, Fatima did not know much about the quality of agri inputs and used generic feeds purchased from local markets in her area. She was also stressed out about how other institutions' loans have been putting an extreme pressure on her due to the strict repayment duration. Ever since she learned about iFarmer and took the services, she is now more aware of which brand of inputs she is buying. Consequently, she has observed better production and yield. Through earning for her family, Fatima no longer needs to worry about weekly or monthly loan installments as she is also taking financial service from iFarmer.

Limitations of our study

There were some limitations of our study, some of which were beyond the scope of our research. The limitations are as follows:

- Generally, a bigger sample size could have given us a more accurate result for our study.
- Due to several reasons like climate conditions, particularly in Lalmonirhat, the survey team could not reach some female farmers over phone.
- The modality of reaching farmers through a third person (husband, brother, children) was another reason for not being able to reach some farmers over phone.
- Data regarding women farmers profit could not be extracted since the majority of them were repeat farmers who were unable to remember specific amounts of profit they earned years ago.
- Face to face and in-depth interviews could have helped to outline better insights of farmers' satisfaction/dissatisfaction regarding iFarmer's services.
- Other forms of interview such as key informant interviews could have brought out more insights.

Learnings from our study

In this section, the study aims to answer the research questions that were put forward at the beginning of the report. Firstly, the goal of the study was to understand the impact of iFarmer's service on women farmers in particular. The key findings indicated that a substantial impact has been created both in the women's financial journey, as well as their socio economic status in her household. iFarmer has specifically provided loans and inputs to start their business and sustain them. Consequently, women farmers' productivity increased, creating resilience through generation of more income in the family. Furthermore, empowerment has come into limelight, as women farmers are being able to voice their opinions in decision making, spend money independently and even make some personal savings for themselves. The impact has been truly captured when the majority of the women farmers responded that they will encourage other women like themselves to engage in farming and increase their agency in the family. The last research question of iFarmer's mission of creating resilience for women farmers remains partially unanswered because this mission is more of a vision which needs to be assessed over a long period of time on a regular basis. However, the study points in the direction of achieving this challenging yet ambitious goal.

Way Forward

Future impact assessments should focus on determining whether iFarmer is consistently aligned with the mission of creating business opportunities, financial independence and household agency for women farmers. The assessments could address the following areas:

- While quantitative data provides measurable outcomes, qualitative data is also needed to understand the true story behind every woman farmer's journey of becoming a self made individual. Therefore, more qualitative data points are needed in the future.
- Under qualitative data, in person conversations with the women farmers can truly bring out some essential data points that can assess how their situation has been improving.
- A bigger population size can capture the diverse reality of women farmers across the country.
- There should be more focus on how women farmers are getting better market access since literature review suggests that they generally do not get that facility.
- Socio economic status of women farmers should also be understood from the perspective of the society, by asking if women farmers are getting the same opportunities as men in the farming community.
- A section should be dedicated to pick out the pain points and challenges faced by the women farmers. iFarmer can then work on those specific issues and improve the quality of services provided as per those issues.

Women farmers play a key part in the growth of small-scale agriculture that significantly reduces hunger and poverty in Bangladesh. iFarmer recognizes the potential of these women farmers, which is why we are trying to break down the barriers that are holding them back. With greater access to critical farming inputs, vital financial support for farming and better access to market, iFarmer is unleashing the potential of women farmers to effectively contribute to the food value chain. We hope to bring future improvements that will particularly cater to the needs of women farmers to achieve this lasting mission.

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