



# **Financing for women in Agriculture**

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Circle

**Asia**

Caspian  
Sea

Aral  
Sea

Middle  
East

**Bangladesh**

23°5'

Arabian  
Sea

Bay  
of  
Bengal

Pacific  
Ocean

Gulf of  
Aden

Equator

Oceania

# Role of Women in Agriculture: The Bangladesh Perspective

- Agriculture sector is the key driver of Bangladesh economy, employing around 40% of the labor force and contributing 11% to GDP
- Women play a significant role in agriculture. Approximately 47% of the agricultural labor force in Bangladesh are women
- Women in rural Bangladesh have significant contributions at every stage of agricultural production in different agricultural sub-sector like crop, livestock and fisheries
- Despite their contributions, women often lack ownership of land and assets, leading to limited access to formal credit systems.
- In Bangladesh, the gender yield gap is estimated to be around 30%.
- They often face challenges and disparities compared to men in terms of access to resources, technology and opportunities



# Financing for women in Agriculture: Govt. Initiative

## **Policies, Strategies and Action Plans:**

- Women farmers are given priority in every policies formulated by Ministry of Agriculture
- National Agricultural Mechanization Policy 2020 & it's action plan has been formulated

## **PARTNER project:**

- Smart card are given to at least 40% female farmers to get subsidy. incentives digitally

## **Subsidy, incentives and Credit**

- MOA is giving subsidy in fertilizers, seed, irrigation and mechanization. Women (20-30%) are given priority here
- Women farmers are given priority in Farm Mechanization Through Integrated Management Project of DAE

## **Capacity Building**

- Providing training on mechanization, processing, Marketing for skill development of women (at least 30%) farmers

## **Bank Loan**

- Banks are providing agricultural loan in lower interest rate to encourage women farmers and entrepreneurs. Bank also provide women farmers collateral free loan upto bdt 25000/

# Private sector's/NGO's initiative

## Microfinance Institutions (MFIs)

- MFIs are also encouraging women farmers. About 90% borrowers are female (women are receiving loan but in most of the cases Male members of the family use the loan)
- providing agricultural loan to the women without collateral on group lending method
- Providing loan on Livestock ( poultry, cattle etc), Crop cultivation, Fisheries Agricultural Mechanization, Post harvest management (processing stowage, packaging etc), Marketing

## Digital Financial Services (DFS) and Fintech

- Online banking and digital solutions conduct a pathway to overcome physical and social barriers for women

## Women's Cooperative Groups

- Cooperative action allows women to gain resources and access to group loans for agricultural mechanization

# Challenges

## **Cultural and Structural Barriers**

- Patriarchal norms resist women's decision-making power over financial activities & access to mechanization.

## **Limited Possession**

- Land ownership customs often prevent women from property ownership

## **Awareness and Accessibility**

- Many women lack awareness of financial products tailored to their needs.
- Banking infrastructure is often inaccessible in remote areas where most women farmers reside.

## **Gender Biasness in Financial Inclusion**

- Discriminatory practices in financial institutions hinder women's access to credit.
- Perception of women as high-risk for borrowing.

## **Climate Change and Vulnerability**

- Women farmers experience the impacts of climate change more severely. They possess fewer resources to manage its effects than men
- Women frequently face greater vulnerability due to their limited access to adaptive technologies or insurance options



# Recommendations

## **Access to Financial System:**

- Microfinance, climate risk insurance, and value chain finance in sustainable farm mechanization need to be available specifically designed for women farmers.

## **Public-Private Partnerships (PPP):**

- The cooperation among the government, private sector, and non-governmental organizations is need to be strengthen for establishing a holistic support system for women farmers

## **Capacity Building and Knowledge Dissemination:**

- Training on agricultural mechanization, financial literacy, climate-smart practices and digital extension services is necessary for developing skill and Knowledge of women farmers

## **Financing for Climate-Resilient Practices:**

- Financing for climate-smart agriculture and technology for women farmers, specially in climate vulnerable area of Bangladesh

## **Access to Technology and Innovation:**

- Financial support to women for the adoption of modern agricultural technologies, such as mobile applications for weather predictions, production technology and online platforms for selling product etc.







**Thank  
You**