



# Agronochain

## Closing the Gap

Financial Inclusion for Women Farmers

Supported by:



## Working the Land, Excluded from the Ledger

Rania Begum rises before dawn in Islampur. She tends her vegetable plot, processes her own post-harvest produce, and carries it herself to the roadside market — only to sell at whatever price a middleman offers her. Until recently, she had no bank account, no certified trade history, and no leverage whatsoever. Her story is not unusual. It is the story of millions of women across rural Bangladesh.

The numbers behind her story are stark. According to Bangladesh's Household Income and Expenditure Survey, women account for over **68% of agricultural labour** in rural areas, yet hold less than 20% of farmland in their own names. The World Bank estimates that only **36% of Bangladeshi women** have any form of formal bank account, **compared to 65% of men** — and in agricultural districts, that gap widens further.

*“I never thought the bank was a place for someone like me. I had no papers, no proof of what I earned, nothing to show a loan officer.”*

— WOMAN FARMER, ISLAMPUR

### A Chain of Missing Links

The barriers women face are structural and interlocking, not accidental. Without a formal identity linked to financial records, they cannot access credit. Without credit, they cannot invest in better inputs. Without better inputs, they cannot achieve the quality grading that commands fair prices at market. Each missing link reinforces the next, and the woman at the bottom of the chain absorbs the cost every single harvest.

Women who grow the food that sustains families and communities are, structurally, locked out of the very systems that could help them scale that work. They sell to whichever middleman appears first, at whatever price is offered, with no record of the transaction and no way to prove — to a bank, an input supplier, or a buyer — that they are a reliable, creditworthy producer.

#### THE COST AT SCALE

Globally, the FAO estimates the gender gap in agricultural productivity costs developing economies between 2.5% and 4% of GDP annually. In Bangladesh, closing the gap in women's agricultural market access could increase national food security yield by up to 20%, according to IFPRI projections. The bottleneck is not capability — it is access.

This is the situation Agronochain inherited when it began working in Islampur, Barguna, and Patuakhali under the SACP RAINS Programme: thousands of capable, hardworking women producers, structurally excluded from the financial system that could recognise and reward that work.

## Closing the Gap, Link by Link

Agronochain's response is not a single intervention but an ecosystem service layer, designed to address each broken link in the chain simultaneously rather than one at a time. Under the SACP RAINS Programme, the platform has engaged 514 women producers across project areas this June alone — not merely as beneficiaries of training, but as active, certifiable market participants in a transparent digital trade ecosystem.

514

ACTIVELY ENGAGED

400+

Trained & certified this month

250

BANK LINKAGE TARGET

### Certification Built for Real Life

The Agronochain Financial Literacy Certification covers credit cycles, loan readiness, seasonal income planning, and repayment behaviour, and is designed with low-literacy participants in mind. Training sessions are conducted locally, often at Uthan Boithok — courtyard meetings — in the language and setting women are most comfortable in.

Alongside it, the Post-Harvest Preparedness Certification verifies competency in grading, handling, moisture management, and loss-reduction practices — the same metrics that ultimately determine what price a buyer is willing to pay. Together, the two certifications turn informal knowledge into a credential a bank or buyer can actually trust.

### Certification Built for Real Life

What emerges from this work is a feedback loop of inclusion. Certified women carry verified credentials that financial institutions recognise. Their transaction histories, recorded on Agronochain's blockchain ledger, build a data-backed credit profile — eliminating the need for the collateral that most women simply do not have.

An MFI or bank partner can look at a woman farmer's Agronochain record and see months of verified sales, consistent quality grading, and on-time settlements. That is, in practical terms, a stronger credit case than a land title — and it is one that does not depend on whose name is on a deed.

*"Now I have my own account, my own passbook. I know exactly how much I earned this season."* — WOMAN FARMER, ISLAMPUR

### Reaching Her Where She Already Is

Agronochain's partner network of regional DAE (Department of Agricultural Extension) offices amplifies this reach, ensuring that every certification carries government credibility, not just platform branding. And through Amanot Hub collection centres, women are connected directly to buyers — bypassing the exploitative middleman chain that has historically extracted value from their labour.

## From Subsistence to Market Participant



The shift underway is not abstract. It shows up in specific, countable gains — a bank passbook, a certified grade, a fairer price — that together add up to something larger: women who are no longer just beneficiaries of a programme, but recognised participants in a market.

### 1. A Financial Identity of Her Own

Roughly 250 women are being targeted this cycle for direct bank account linkage — meaning, for many, a first-ever formal financial identity. That account is more than a place to store money; it is the entry point to direct benefit transfers, savings discipline, and eventually, formal credit.

### 2. A Credit Case Without Collateral

Certified women accumulate a verified transaction history on Agronochain's blockchain ledger. That record — not a land title, not a male relative's signature — becomes the basis on which a bank or microfinance institution can extend credit. For women who were previously unbankable by default, this is the single biggest structural gain.

### 3. Fairer Prices Through Certified Grading

The Post-Harvest Preparedness Certification means a woman's produce is graded on objective, recognised criteria rather than a middleman's subjective and often self-serving — assessment. Certified, well-graded produce commands a better price, and that price is settled through a transparent, recorded transaction rather than a cash handshake at the roadside.

## From Subsistence to Market Participant



400+ women trained and certified this month alone. 250 targeted for formal bank linkage. Every certification and every recorded transaction adds one more verified data point to a credit profile that did not exist a year ago — and one more woman with a documented answer to the question, “what is my work worth?”

### 4. Confidence That Outlasts the Programme

Agrochain's own field teams describe a consistent pattern: women who complete certification are not just more bankable, they are more confident negotiators, more skilled post-harvest handlers, and more resilient in the face of seasonal income shocks. These are gains that persist even in a season where weather or prices turn unfavourable.

*“Before, I would take whatever price they gave me. Now I know what my produce is worth before I even bring it to market.”*

— CERTIFIED WOMAN PRODUCER, SACP RAINS PROGRAMME