SEEDS of SUCCESS

STORIES OF IFC’S WORK TO IMPROVE THE LIVES OF WOMEN IN AGRIBUSINESS VALUE CHAINS
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SEEDS OF SUCCESS.
STORIES OF IFC’S WORK TO IMPROVE THE LIVES OF WOMEN IN AGRIBUSINESS VALUE CHAINS

According to the Food and Agriculture Organization (FAO), women make up on average 43% of the agricultural workforce in developing countries. Female participation in value chains is critical, yet they still face gender-specific constraints and challenges in owning, accessing, and controlling resources that affect their productivity, livelihood, and income.

These are stories of collaboration, gender advancement, and women empowerment. Our protagonists have many things in common: they are women, they are farmers, and they have benefited from their participation in IFC and its partners’ initiatives in agribusiness value chains. We believe in creating and implementing Gender-Smart Solutions to close gender gaps in the sector, thus increasing agricultural yields and revenues, improving wages, and helping women expand to new, favorable markets. In our experience, supporting women as agents of change positively impacts the well-being of their communities.

ACKNOWLEDGMENTS

We greatly appreciate our protagonists sharing their experiences and respond to our questions for this booklet. We would also like to express thanks to IFC donors and clients who partnered with us to support the implementation of projects in the region:

DONORS

- The Women Entrepreneurs Finance Initiative (We-Fi)
- The Government of Korea
- The Government of Australia
- The Government of the Netherlands
- The Government of Japan
- Climate Investment Funds
- Pilot Program on Climate Resilience
- The Government of Canada

CLIENTS

- DCM, Shriram, India
- Olam India, India
- Big Basket, India
- mPower Social Enterprises Limited, Bangladesh
- Supreme Seeds, Bangladesh
- Business Oxygen (BO), Nepal
- Saral Urja Nepal (SUN)
- Sharda Group, Nepal
- Better Life Farming Alliance: Bayer Crop Science, Netafim, Yara Fertilizers, DeHaat, and Bigbasket
Life has not always been easy for Rubi Devi, who used to manage her family’s four-acre tomato farm in the north-central Indian province of Jharkhand. Burdened with household duties as well as those of her farm, Rubi was short on time and lacked the training and job skills she needed to increase her farm yields and income.

The Better Life Farming Alliance (BLFA) has helped Rubi turn things around. In a pilot program supported by IFC’s initiatives to empower Women in Agribusiness Value Chains, in collaboration with private sector agri-input companies—Bayer Crop Science, Netafim (and IFC investee client), Yara Fertilizers, DeHaat, and Bigbasket, BLFA has helped Rubi and women farmers like her access better quality agricultural inputs such as seeds, crop protection, and fertilizers and provide access to markets.
In regular onsite visits, BLFA staff gave advice and delivered Good Agricultural Practices (GAPs) training, while helping identify higher-paying wholesalers to purchase her tomatoes.

The result was an astounding boost in productivity and profits for Rubi’s farm, with annual yields rising from 3.5 metric tons of tomatoes per hectare to 18 metric tons. Rubi, however, sensed a bigger opportunity. The knowledge she received had been transformative, while other women farmers across the region hungered for similar breakthroughs.

She applied to run one of the 5,000 planned BLFA centers, and today runs a one-stop shop for BLFA-approved agricultural inputs and advice on sustainable agriculture techniques. “The increase in yields due to inputs supplied by the BLFA partners has encouraged me to start my own Better Life Farming Center,” said Rubi. “This way, I can provide similar support to other women farmers by sharing the knowledge I have gained on access and use of better quality agricultural inputs.”

The value of IFC’s continued support for women has been heightened by the COVID-19 pandemic, which has exacerbated the challenges women farmers face in accessing key agricultural trainings, securing markets for their goods, and ensuring food security for themselves and their families.

BLFA is working to help women entrepreneurs overcome barriers and be the change makers for other fellow women and men farmers in the agri sector, particularly in underserved and remote geographies. By 2025, BLFA aims to have improved the capacity of up to 2 million smallholders through 5,000 farming centers similar to Rubi’s. Mr. D. Narain, Managing Director, Bayer CropScience India said, “Long-standing obstacles faced by rural women - such as limited access to land, credit, inputs or technical assistance - prevent them from adopting new farming and business practices. BLFA will endeavor to provide an opportunity to women smallholders farmers and empower them economically and socially as producers and entrepreneurs.”

That ambitious goal involves providing a gender-sensitization and awareness program for BLFA extension staff, mobile phone-based e-learning services that circumvent barriers to women’s attendance of in-person trainings, and directly working with women smallholders through trainings on agricultural techniques, financial literacy, and Agribusiness Leadership Program trainings.

For Rubi, the results speak for themselves. “I want other women to join this business as well and empower themselves,” she said.

**PROJECT PARTNERS AND DONORS**

Sponsors of the Better Life Farming Alliance (BLFA) include IFC, Bayer Crop Science, Netafim, Yara Fertilizers, DeHaat, and Bigbasket. BLFA currently operates in the low-income regions of Uttar Pradesh and Jharkhand, and works to provide end-to-end farm solutions to smallholders to improve farm yields and incomes.

**Project Donors:** The Women Entrepreneurs Finance Initiative, the Government of Korea, Australia, and the Netherlands.

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INDIA | In India’s Jharkhand, A Farmer’s Journey from Subsistence to Surplus
When Pushpa Devi assumed responsibility for her family sugarcane farm after the death of her father, the obstacles she faced were daunting.

Located in the farming community of Saidapur in India's north-central state of Uttar Pradesh, the farm had been run for generations according to ancestral farming techniques. Yields were low and intense manual labor — most often performed by women — was required during the growing and planting seasons.

Pushpa dreamed of running the farm a better way, but with the land inherited by her brothers, who acted as absentee landlords, Pushpa could not apply for credit or enroll in conventional farmer training programs.
Seeking planting advice from neighboring farmers, suppliers, and wholesalers, Pushpa found herself restricted by Uttar Pradesh’s male-dominated agriculture community.

But Pushpa remained determined. When she joined the Climate smart sustainable sugarcane production project also known as Meetha Sona, her farm began to thrive. Enrolling in the IFC-supported initiative alongside 2,000 other women farmers, she received training on techniques to improve soil health, water efficiency, and incorporate mechanization into smallholder operations.

She received coaching that seeks to overcome the gender-based obstacles she continually faces. Conducted by Indian conglomerate DCM Shriram (an IFC investee client) and launched with support from IFC’s initiatives to empower Women in Agribusiness Value Chains, as well as Solidaridad Asia and Coca Cola India, the training builds on a detailed IFC assessment of the roles women play in India’s sugarcane industry, as well as the barriers that prevent them from assuming leadership positions.

Drawing on that assessment, **DCM Shriram** used women trainers to coach participants on entrepreneurship and financial literacy in addition to sustainable agricultural techniques. The program has been a success, increasing reported farm yields among participants by 25 percent.

The value of IFC’s continued support for women in agribusiness has been heightened by the COVID-19 pandemic, which has exacerbated the challenges women farmers face in accessing key agricultural trainings, securing markets for their goods, and ensuring food security for themselves and their families.

For Pushpa, the program has been transformative. According to her estimates, yields have risen from 60 to 100 metric tons of sugarcane per hectare.

“**The water requirement after crop planting on my farm has decreased, and soil health has improved,**” said Pushpa. “**The yield increase has boosted my income and enabled me to add a new tractor to my farm.”**

For shareholders, the empowerment of women farmers has translated into added profits. “**We acknowledge the contribution of women smallholders in our sugarcane value-chain,**” said Roshan Tamak, executive director of DCM Shriram’s sugar operations, who stresses that the trainings will continue. “**We have decided to deepen our gender engagement to tap into the potential of our women smallholders to further improve farm yields and incomes.**”

DCM Shriram is currently exploring ways to further bolster smallholder incomes. Together with IFC and other key partners, it is supporting 20,000 women farmers in sugarcane growing regions to adopt dairy farming, a complementary activity to sugarcane farming.

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**PROJECT PARTNERS AND DONORS**

The Meetha Sona Unnati program is managed by DCM Shriram Limited with support from IFC, Solidaridad Asia, and Coca Cola India, and aims to build the capacity of farmers, increase agricultural yields, and conserve water and improve soil health. DCM Shriram is one of India’s largest business conglomerates, with a strong focus on agribusiness.

**Project Donors:** The Government of Korea and Australia
Sugarcane farmers in India’s southern-most state of Tamil Nadu often find themselves at the mercy of unpredictable rains, water scarcity and scorching heatwaves. And women farmers in this region face additional hurdles: limited control over assets and incomes, but also the male-dominated agricultural exchanges that are supposed to ensure a fair price for their goods.
Like many women farmers in this agrarian region, sugarcane grower Sundarmmal Periyasamy found it difficult to sell produce at her local Agricultural Produce Market Committee. In these bustling, state-licensed wholesale markets, farmers are legally promised a living wage for their goods. In practice, exchanges are intense, nearly all-male environments where women like Sundarmmal are often pressured to sell at discount rates to commissioning agents and middlemen.

Things changed, however, when IFC client BigBasket – India’s largest online food and grocery store – opened a fruit and vegetable collection center in Sundarmmal’s community, a project supported by IFC’s initiatives to empower Women in Agribusiness Value Chains.

Sundarmmal applied to BigBasket’s Farmer Connect program and received mentoring from agronomists on planting strategies and ways to mitigate climate risks. This training led Sundarmmal to shift from water-intensive sugarcane to farming diverse crops such as okra, banana, and radish, helped her manage exchanges that often prove intimidating and also gain access to crop storage infrastructure.

“My household income has increased by around 20 to 25 percent because of crop diversification and the practices I learned,” said Sundarmmal. “These fruits and vegetables consume less water compared to sugarcane and give me quick income.”

The value of IFC and BigBasket’s initiative has been heightened by the COVID-19 pandemic, which has exacerbated the challenges women farmers face in accessing key agricultural trainings, securing markets for their goods, and ensuring food security for themselves and their families.

For BigBasket, the combination of mentoring and direct purchasing has increased the quality and freshness of the goods it sells. “Through our Farmer connect program, farmers have been able to increase their income by 10-15 percent,” said BigBasket CEO Hari Menon. “At the same time, consumers get fresher produce at competitive prices.”

BigBasket is presently implementing other methods for empowering women smallholders, including direct pickup of produce for farmers with limited mobility, occasional premiums paid to women, and an SMS farming advice service that builds off the company’s training and capacity building programs.

PROJECT PARTNERS AND DONORS

BigBasket is an Indian online grocery delivery service. Currently, Big Basket delivers around 70,000 orders per day across 25 cities. BigBasket has created a Farmer Connect Program which connects over 7,000 smallholders with the supply chain and customers to provide fruits and vegetables in fresh condition.
Simranjeet Kaur was a struggling smallholder farmer in Fatehabad, district of Haryana (India). Like most women in her village, Simranjeet is involved in rice cultivation activities, where female workers provide a massive source of cheap labor. Despite women’s contributions in farming and livelihoods, they have less access to training, credits, or market opportunities because of inherent gender biases and mobility restrictions. However, Simranjeet’s fortune was soon to be changed.

In 2020, IFC and Olam India rolled out the **Sustainable Rice Project**, a program to help smallholder rice farmers address gender disparity and other challenges associated with paddy cultivation - such as insufficient and inadequate farm yields, poor processing quality, and limited market access-. In collaboration with the Government of India’s National Rural Livelihood Mission (NRLM), this program supports women...
farmers, identified as “Krishi Sakhis” (Women Farmers’ Friends), with services, training, and self-help group activities.

In Fatehabad, Krishi Sakhis like Simranjeet play a critical role in disseminating project interventions. “By training farmers and sharing knowledge, Women SHGs (Krishi Sakhi) are becoming valuable business partners. Through this project, we are ensuring women’s empowerment, gender equality, and livelihoods improvement,” says Nitin Gupta, Vice President Rice & Grains, Olam Agro India Private Limited.

By joining the Sustainable Rice Project, Simranjeet was trained as an agent of change for her community. She learned about best practices in sustainable rice cultivation and soft skills to better network and lead self-help groups within her village. “Participating in the project put me at an advantage. After being trained by Olam and IFC on the cultivation of 1401 Basmati Rice, I started to produce good quality rice at lower costs. With the money I saved, I no longer visit moneylenders to finance my children’s education, and I can plan for alternate livelihoods. As I became a project and ICT champion, I also positively benefited my community by sharing my knowledge on climate-smart sustainable agriculture practices with other 78 women and men farmers.,” says Simranjeet.

With this knowledge, Krishi Sakhis can also develop into entrepreneurs and establish small shops to offer farm advisory or sell production inputs. Eleven women farmers took this path since the implementation of the Sustainable Rice Project.

Additionally, Olam provides market access to participants through buy-back of Sustainable Rice Platform (SRP) compliant rice. “By partnering with IFC and NRLM, Indian basmati rice production became a conduit for landscape-level gender-based social change. Through NRLM’s existing Krishi Sakhi program, women entrepreneurs established businesses around the distribution, collection, and digitization of farm-level data. Through the Sustainable Rice Project, we shape a win-win agenda: on one side, empowering women and expanding income in the community; on the other, creating the critical inputs necessary for Olam’s digital initiatives, like AtSource, to improve the environmental footprint of rice, the world’s largest Green House Gas (GHG) crop”. Paul Nicholson, Vice President, Head of Sustainability, Olam International Limited. Additional partners supporting the project are Bayer Crop Science, for plant protection, and Netafim, for micro-irrigation demonstration and trials.

The value of IFC’s continued support for women has been heightened by the COVID-19 crisis, which has exacerbated the challenges women farmers face in accessing key agricultural trainings, securing markets for their goods, and ensuring food security for themselves and their families.

Project Partners and Donors:

Olam Exports India Ltd. is a leading food and agri-business, supplying food ingredients, feed and fibre to thousands of customers worldwide.

Project Donors: Korea and Japan
BANGLADESH

With Hybrid Seeds, Business Blossoms for Women Smallholders in Bangladesh

Bangladesh’s low-lying, coastal district of Feni is one of the most at-risk regions in the world when it comes to climate change. But for Shahana Begum, it is home.

Shahana and her husband lease a small plot of land in Feni to grow rice and vegetables, feeding their family and earning a modest income to meet household needs.

Like thousands of other farming families in southern Bangladesh, they face challenges due to the rising salinity levels in the coastal soil — a trend that is diminishing farm yields and threatening livelihoods.
For Shahana, however, yields have been up. Output on the land she rents has grown by more than 25 percent since 2016, when she started using salinity-tolerant hybrid seeds and attended a training hosted by **Supreme Seed Company Ltd**, an agribusiness firm in Bangladesh that is supported by IFC’s Pilot Program on Climate Resilience and initiatives to support Women in Agribusiness Value Chains.

The value of IFC’s continued support for women has been heightened by the COVID-19 crisis, which has exacerbated the challenges women farmers face in accessing key agricultural trainings, securing markets for their goods, and ensuring food security for themselves and their families.

Use of salinity-tolerant seeds is already standard practice for many farmers in southern Bangladesh. But initially, Shahana was unable to access this essential resource because she was excluded from traditional, male-dominated agricultural markets and distribution channels where retailers sold these seeds. Instead, women rely heavily on seeds retained from the previous harvests for subsequent planting. Over time, these “held back” seeds lose their regenerative capacity and are ill-suited to withstand the pressures of a changing climate.

“**After receiving training from Supreme, we started to use hybrid and stress-tolerant seeds which were high-yielding,**” said Shahana. “**Now we can grow vegetables and rice year-round, even in water-logged conditions, which has made farming more profitable.**”

Supreme’s IFC-supported work has so far seen over 1,300 women farmers trained to adopt hybrid, climate-resistant seeds and planting practices. The company has also trained more than 150 women smallholders to promote hybrid seeds to other farmers, and now sells mini-packets of more than 150 cereal and vegetable seeds – an offering designed for smallholders looking to grow a diverse range of crops on very small plots of land.

“**Because of the climate risks, commercial agriculture is difficult to promote in polder areas,**” said Supreme’s Managing Director, A.H.M. Humayun Kabir, referring to the low-lying, reclaimed farmland common on Bangladesh’s southern coast. “**It is even more difficult to engage women because of the social restrictions on their interactions in public spaces. Supreme recognizes the challenges and is working to mainstream women in selected polder regions.**”

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**PROJECT PARTNERS AND DONORS**

Supreme Seed Company Ltd. is a Bangladesh-based agribusiness firm that specializes in the development of hybrid seeds for rice and vegetables, including okra, yard-long beans, tomato, gourd, and hot peppers.

**Project Donor:** Climate Investment Funds
Along the marshy coast of southern Bangladesh, yearly monsoons and increasingly unpredictable weather make life challenging for local farmers. But remaining resilient in an uncertain world occasionally requires just a few taps on a smartphone for smallholder Pushpita Roy.

Equipped with a proprietary phone app, internet connection, and training by mPower Social Enterprises Ltd — a program supported by IFC’s Pilot Program on Climate Resilience and initiatives to empower Women in Agribusiness Value Chains — she seeks advice from agronomists and accesses highly localized weather reports that are tailored for farmers.
It isn’t usually like this. Women like Pushpita face one of the world’s widest digital gender gaps, with just 58 percent of Bangladeshi women owning mobile phones – 33 percent lower than ownership rates for men. Just 13 percent of Bangladeshi women are estimated to have mobile internet access.

Low connectivity rates add to the significant social and legal hurdles women farmers already experience, including male-dominated farming networks and discriminatory norms that make accessing credit especially hard for women.

Pushpita challenges these barriers with her training and tools, and today serves as a trusted information ICT resource in her village, located in the southern province of Khulna. Deemed an Infomediary by mPower, she serves as a first point of contact for farmers – especially peer women smallholders. This entails providing weather advisories that supplement generic Government forecasts, as well as instructions for growing climate-resilient produce including T. Aman and Boro rice, eggplant, chili, mung beans, and watermelon.

Empowering women farmers remains more important than ever amid the COVID-19 crisis, which has exacerbated the challenges women farmers face in accessing key agricultural trainings, securing markets for their goods, and ensuring food security for themselves and their families.

“Our unique model of infomediaries as community champions has empowered women smallholders,” said Mridul Chowdhury, Founder and CEO of mPower. “They manage weather risks on farms and build up resilience through techniques they did not know before.”

Chowdhury added that mPower’s phone app, known as the Farmer Query System, has meanwhile aided over 60,000 farmers – including 8,000 women – in the coastal regions of Bangladesh.

“As a farmer, the lack of growing advice and timely weather information was impacting my family income,” said Pushpita. “I started using the Farmer Query System to solve my problems with cultivation when there was premature reddening of the leaves, and I no longer have that problem. So now I help my peers with the Farmer Query System because it works.”

PROJECT PARTNERS AND DONORS

mPower Social Enterprises Limited is a social enterprise in Bangladesh.

Project Donor: Climate Investment Funds
How a Solar-Powered Water Pump Is Changing Lives in Makwanpur, Nepal

Setting out from her hillside village, Rupy Praja used to walk two hours every day to access the water she and her family needed for irrigation, drinking and cooking.

Rupy’s village, Raksirang, in the remote Makwanpur district of central Nepal, lacked a regular source of water and electricity. The region’s increasingly turbulent weather cycle hardly helped, with extended droughts giving way to sudden, landslide-triggering rains.
This environment is particularly challenging for women, who often single-handedly manage their families and farms while men travel to nearby cities or abroad to seek out jobs. Rupy’s life began to get easier when Saral Urja Nepal (SUN), an energy services startup, installed a solar-powered water pump in the center of her village, allowing families to install water taps in their homes for domestic and agricultural use. Sponsored by IFC’s Pilot Program on Climate Resilience and initiatives to support Women in Agribusiness Value Chains, the project was funded by Business Oxygen, an IFC client and Nepal’s first private-equity fund. Gender-Smart Solutions and the SUN 5P project have helped provide solar powered pumps to distribute water for drinking and irrigation purposes to 107 homes across seven villages, producing approximately 150,000 liters of water a day.

Access to water has meant new opportunities and reduced the burden of work – especially for women farmers. “Having a water tap in my house has allowed me to grow vegetables, which has supplemented our income as well as our family’s food needs,” said Rupy. “Now we do not have to walk long distances to fetch water.”

The value of IFC’s continued support for women has been heightened by the COVID-19 crisis, which has exacerbated the challenges women farmers face in accessing key agricultural trainings, securing markets for their goods, and ensuring food security for themselves and their families.

Following SUN’s access to water initiative, more than 50 local women in Rupy’s town recently came together to grow ghost peppers – an intensely spicy chili that is popular in regional cooking – using drip irrigation and greenhouses. SUN has nurtured the venture, expanding its IFC-supported work in Makwanpur to include training in greenhouse use and the opening of seedling production centers for women farmers.

“Many rural communities in Nepal are being doubly hit by low economic opportunities and sharp fluctuations in weather,” said Aashish Chalise, CEO of SUN. “These impacts disproportionately fall on women and children. The use of solar energy, community water reservoirs, and smart water management systems are helping communities mitigate variations in local water availability.”

PROJECT PARTNERS AND DONORS

Saral Urja Nepal (SUN) is an energy services company focused on using solar power to increase access to electricity in Nepal. IFC invested in SUN through Business Oxygen (BO2), a part of the IFC’s Global SME Ventures initiative with investments from IFC and Climate Investment Funds’ Pilot Program for Climate Resilience. BO2 is Nepal’s first private-equity fund that has a climate focus and is managed by Nepal-based WLC Ventures Pvt. Ltd.

Project Donors: Climate Investment Funds and the Government of Canada
In rural Nepal, property ownership is often a gateway to stability and self-sustenance.

But for Shanta Karki, whose small family farm in Nepal’s southeast faced unpredictable weather patterns and prolonged labor shortages, owning land did not provide many rewards. Growing rice entailed grueling manual labor. Most often, she rented her land to tenant farmers at a heavily discounted rate.
Today, however, Shanta Karki is growing rice on her land again, providing her family with additional income.

The change came after Shanta attended trainings held by Sharda Group, a company that runs large-scale rice milling operations. In 2015, IFC partnered with the Sharda Group to support rice farmers in the Sunsari and Morang districts as part of IFC’s Pilot Program on Climate Resilience and initiatives to support Women in Agribusiness Value Chains. The capacity building program has focused on climate-smart agriculture practices (CSA), which include techniques for improving crop resilience to climate impacts, lessons in farm management, and affordable mechanization strategies that can boost yields and reduce labor.

“I have learned CSA practices that help increase earnings from my farm,” said Shanta. “I no longer lease out my land. Instead, I take on additional land to lease for my own farming.”

Although women usually perform the most arduous and time-consuming tasks in rice cultivation in Nepal, they are often barred from attending trainings due to obligatory household chores and family decision-making that favors education for men over women. Seeking to redress that imbalance, with support from IFC, the Sharda Group CSA trainings have so far reached over 5,500 rice farmers – 3,000 of whom are women smallholders. Training is conducted by a field team that includes 10 women instructors.

Sharda Group estimates that its trainings have helped boost seasonal rice yields on the plots of attendees from an average of 3.66 metric tons per hectare to an average of 4.19 metric tons per hectare. By introducing simple and affordable farm mechanization technologies, including mechanical weeders, equipment that pairs seeds with fertilizer, and direct planting rather than transplanting rice seedlings, labor requirements have meanwhile fallen by up to 50 percent.

The value of IFC’s continued support for women has been heightened by the COVID-19 crisis, which has exacerbated the challenges women farmers face in accessing key agricultural trainings, securing markets for their goods, and ensuring food security for themselves and their families.

For Sharda Group, the extra productivity is a boon for business. “Through the introduction of CSA practices and technologies, rice yields on farms for men and women smallholders increased,” said Pradeep Sharda, Managing Director of Nutri Foods, a Sharda Group subsidiary. “This increase in rice production has created new opportunities for the rice milling industry to source from within Nepal.”

PROJECT PARTNERS AND DONORS

Sharda Group is a Nepali business focused on large-scale rice milling operations.

Project Donors: Climate Investment Funds and the Government of Canada
This project is part of IFC’s continued investment in empowering women farmers, who play a vital role in smallholder agriculture, yet remain a major source of untapped human potential in developing economies.

The importance of improving women farmers’ livelihoods has been reaffirmed by the COVID-19 pandemic and response. Difficulties in accessing training and markets, and overall limitations to mobility are key reasons for the gaps already faced by women producers, and have in many cases been exacerbated by COVID-19. Supply chain disruptions imperil the livelihoods of smallholder farmers, especially those dependent on perishable crops, and threaten the disproportionate number of women farmers vulnerable to food insecurity. IFC continues to support women farmers in its agribusiness programs even during the COVID-19 crisis, by developing alternative sources of income, financing and risk management.