DIGITAL VILLAGE:
Rajarampur, Bangladesh
<table>
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<tr>
<th><strong>Project Name:</strong></th>
<th>Increasing Access to Finance for Farmers’ Organizations in Bangladesh (MMI-Bangladesh A2F+)</th>
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<td><strong>Implemented by:</strong></td>
<td>FAO</td>
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</table>
| **Government counterpart:** | Ministry of Agriculture (lead)  
Agencies: BADC, DAE, DLS, DoF, BB                                                             |
| **Financed by:** | GAFSP-Missing Middle Initiative (MMI)                                                             |
| **Project location:** | North and south Bangladesh (IAPP area)                                                            |
| **Outcome:** | Sustainable farmer organizations are providing smallholder farmer members with access to value chains, markets, technical knowledge, information and finance |
| **Beneficiaries:** | 55 farmers organizations (Gov registered)                                                       |
| **Duration:** | Three years (starting from April 2018)                                                           |

**OVERVIEW**

- **55 POs**
- **1 apex**
- **8 200**
- **64% women**

**Business Solutions:**

- **15 value chains**
  - crop, fisheries, livestock and agro-forestry
- **110 FBF**
- **Virtual Call Centres (VCCs)**
  - 55 primary, 2 regional
- **Farmers’ Accountant Network (FAN)**
- **RuralInvest**
- **Innovative finance:**
  - 500 K USD (NCBs)
  - 800 K USD (FAO-MMI)

**Project M&E powered by:**

- **Collect Mobile**
- **Google Data Studio**
- **Data Studio**
1 751 HH (Farm HH: 65%. Non-farm: 35%)

95% crop farmers
90% have livestock
10% fishers

Producer organization (Dhontola)

1 Agril. info & comm centre (AICC)
1 Virtual call centre (VCC)
1 Agril. machineries rental centre

2 Tractors 3 Power Tillers 2 Paddy Threshers 2 choppers
1 Combine harvester 1 Reaper 0.5 km buried pipe irrigation

Cropping pattern % agril land cover
Boro-Fallow-Aman 55%
Potato-Aus-Aman 20%
Potato-Maize-Aman 20%
Others (fruits & veg) 5%
INSTITUTIONAL INNOVATIONS FOR SMALLHOLDERS

**Soft skills:** Strengthen capacity of FOs to provide services to their members; inclusive leadership, financial literacy, community auditing

**Common facility centre:** input shop, drying floor, seed storage, AI/vaccination service, bio-fertilizer, bio-pesticides

**Appropriate scale mechanization:** Machinery rental services reduce production costs and post harvest losses

**Seed village:** community-based seed production

**Digital agriculture:** virtual call centre, mobile apps, mobile financial services (bKash, NAGAD), social media (fb, WhatsApp groups), RuralInvest toolkit, Digital Green, Agricultural Information Window, linkage with info service providers, etc.
Digital ecosystem of Rajarampur village

Inputs → Farming → Harvesting → Processing → Packaging → Marketing → Retail

Digital Agriculture
- Pesticide Prescriber
- Rural Invest
- AICC
- Virtual Call Center
- Google Data Studio

Improved access to services
- Common Facility Center
- Seed Village
- PHM
- Financing
- BuyBack

Improved supply chain
- Collection Point equipped with van, hired pick-up with hygiene and sanitation
Smallholder farmers face a huge challenge adapting and responding to COVID-19:

- Income loss and price uncertainty due to supply chain disruption
- Risk of infection due to lack of awareness and protective equipment
- Disruptions in production and processing due to labour shortages as a result of the lockdown
- Irregular supply of inputs
- Limited cash reserves and limited access to finance
- Poultry industry was hurt by misleading rumours that poultry carried COVID-19

Virtual Call Centres (VCCs) in response to COVID-19
**Progress: Sale of produce and input supply through VCCs**

- **Crop:** 664.1 M. Ton
- **Vegetable:** 145.9 M. Ton
- **Fisheries:** 26.5 M. Ton
- **Inputs:** 197.5 M. Ton
- **Livestock:**
  - Milk: 258,372 Liter
  - Eggs: 11,976,400 Piece
  - Poultry: 23,463 Piece

**Calls received**
- 38,309 Calls received for product selling
- 19,772 Calls received for inputs buying
- 14,789 Calls received for technical advisory

**Cumulative sale of produces and procurement of inputs**

- Many rural community members and smallholder farmers

**Challenges**
- Many rural community members and smallholder farmers

**Support Needed**
- Focus food security through financial support as in-kind incentives to the poor
and many miles to go.....

**Institutional innovations**

- Strong, inclusive institutions
- Uniform extension guideline on building strong POs
- PO-led holistic financing

**Digital innovations**

- E-extension strategy (universal farmer registers, farmers’ smart card, digital FFS, farmers’ input voucher management system, e-clustering)
- E-credit, e-arat (e-wholesale market), e-mech (hello tractor!), etc.
Thank you.