2025

Impact Assessment REPORT

ifarmer™

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Introduction

Resilience

Prosperity

Growth

Sustainability

How is iFarmer making a difference since 2019?

Abdul Mannan

Smallholder Farmer

Abdul Mannan is a smallholder farmer from the northern district of Rajshahi. He primarily grows paddy, potato and onion. He has been using iFarmer's range of services for the past four years.

with iFarmer™

No Access to Financial Ecosystem

He used to take loans from Microfinance Institutions (MFIs) but often borrowed from informal lenders in high interest to keep up with weekly payments to MFIs.

81% farmers in Bangladesh borrow from multiple sources during a cropping season [1].

Substandard Agri-Inputs

Burdened by weekly repayments to multiple lenders, he used to buy agri-inputs on credit and often received substandard products from local shops.

40% of fertilizers used by farmers are estimated to be adulterated according to Soil Research Development Institute [2].

Inadequate Farmer Advisory

Due to the limited presence of agricultural experts, he relied on agri-input shops for advice and often received biased recommendations.

There is only 1 field-level agriculture officer for every 900 to 2,000 farm families [3].

Nonexistent Market Linkage

With financial burden of loan payment, he used to sell his harvest early directly from home, receiving up to 17% lower prices from local buyers.

Smallholder farmers are forced to sell 75-77 % of their crops within the first two months of the harvesting seasons [4].

103,670 Farmers

received formal financing till date

iFarmer uses technology to create Abdul Mannan's financial profile and links him to financial institutions for low-interest seasonal loans with no weekly/monthly installments.

Convenient Financing

121,862 Farmers

received standard agri-inputs

Abdul Mannan now visits his nearest iFarmer Center, where he can purchase tested and standardized agri-inputs on credit and he is able to defer payment until harvest.

Access to Quality Inputs

184,088 Farmers

received expert advisory

From the iFarmer Center, Abdul Mannan receives weekly guidance from an agricultural officer. For urgent issues, he uses the iFarmer *Folon* app to learn and address problems

Advisory & Emergency Services

64,192 Farmers

sold their produce directly to iFarmer

Abdul Mannan can sell his produce directly to the iFarmer Procurement Center, where he receives fair prices based on product grading and quality standards.

Market Linkage

1 *Shykh Seraj (2021, March 4). Agri-loan, key to farming success. The Daily Star*
2 *Mohiuddin, K., Era, F., Siddiquee, M., & Rahman, M. (2017). Quality of commonly used fertilizers collected from different areas of Bangladesh. Journal of the Bangladesh Agricultural University*
3 *Global Forum for Rural Advisory Services. (n.d.). Bangladesh. GFRAS. Retrieved April 17, 2026*
4 *(2021), Rice farming turns losing venture for Bangladesh peasantry, The Financial Express*

iFarmer's Farmer First Ecosystem

$14.4 Million
saved through reduced Cost-of-Capital till date

$224K
saved by farmers through our agri-inputs services in iFarmer Centers.

$567K
amount saved through timely advisory and disease prevention

$485K
cost-to-market reduced by selling through iFarmer

Partnered Financial Instutions → ifarmer iFarmer Builds the Footprint →  Farmer Receives the Financing → **Convenient Financing**

Access to Quality Inputs ← ifarmer Center ← Access to Inputs on Credit ← Farmers buy seeds, fertilizers etc ← Buy or Rent Agri-Machina-ries

Advisory & Emergency Services ← Precision Advisory Through *Folon* ← Emergency Weather Alerts through SMS ← Localized Expert Trainings

Market Linkage ← ifarmer Procurement Center ← Access to Warehouse Storage ← Sorting & Grading Farmer's Produce ← Connecting to Processors & Retailers

iFarmer's Farmer First Ecosystem

The Social Return On Investment for every dollar spent by iFarmer is $1.7

13%
reduction in Cost-of-Capital

Convenient Financing

37%
Cost Reduced in Accessing Agri-Inputs

Access to Quality Inputs

11%
Saved by Avoiding Diseases through iFarmer Advisory

Advisory & Emergency Services

36%
Cost Reduction in Market access

Market Linkage

iFarmer's Theory of Change

What iFarmer puts into the field?

Activities

iFarmer provides low-cost and convenient finance, agri-inputs, agri-advisory, forward market linkage to farmers. iFarmer also taps into new capital from private, public and philanthropic capital available for SDG 2030.

What farmers do differently?

Outputs

Farmers utilize low-cost and convenient finance.

Farmers sell produce at fair and transparent market prices.

Farmers move towards sustainable agriculture.

What changes on the farm?

Outcomes

Farmers increase their productivity.

Farmers reduce their costs.

Farmers make efficient decisions and avert losses.

Farmers reinvest in further income generating activities.

What changes beyond the farm?

Impact

Farmers are more resilient and have an improved quality of life.

Farmers engage in sustainable agriculture and thereby ensure the national food security.

ACTIVITIES

Convenient Financing

Access to Quality Inputs

Advisory & Emergency Services

Market Linkage

OUTPUTS

$879

Average Amount of Formal Financing Availed by a Farmer

1.8 tonnes

Average Amount of Produce Sold by a Farmer through iFarmer Procurement Center

$65

Average Amount Invested by a Farmer in Previously Unadopted Sustainable Practices through iFarmer

OUTCOMES

3.2%

Increase In Yield During a Cropping Season

12%

Overall Reduction in Farming Cost across the Cropping Cycle*

0.8 acres

of Additional Land Harvested through iFarmer Compared to Previous Year

IMPACT

13.6%

Increase in Annual Income by Farmers

12% overall reduction represents weighted average of cost savings for farmers due to iFarmer services across different stages of crop cycle.

Our Footprint

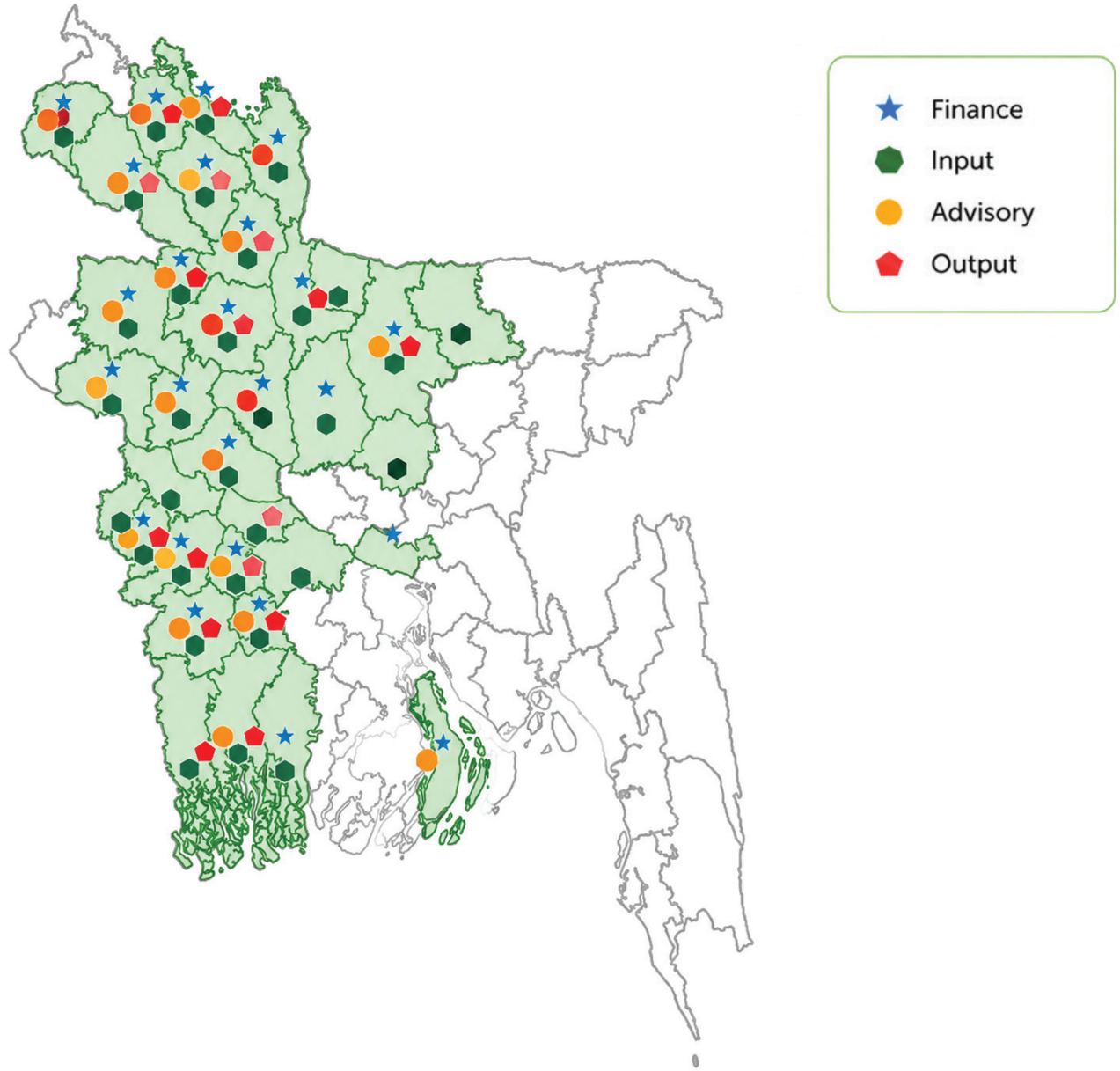
17 | **Districts with High Climate Vulnerability**

12 | **Districts with Low Financial Access**

09 | **Districts with Poor Road Infrastructure**

09 | **Districts with Poor Internet Connectivity**

Through iFarmer's operations in 42 districts across Bangladesh we have been empowering the smallholder and marginalized farmers from the most vulnerable corners of our country.



iFarmer in 2025

32,152 Farmers

received financing through iFarmer

47,933 Farmers

received quality agri-inputs

62,870 Farmers

accessed iFarmer's advisory ecosytem

30,003 Farmers

sold their produce through iFarmer

iFarmer in 2025

Climate Smart Agriculture at Scale

~77,000 m^3 of Water Saved

in Paddy Farming Through AWD

~7.8 tCO_2 Sequestered

through farmers using Vermicompost

Precision Agriculture in Farmers' Hands

7,500+ Farmers

are using iFarmer's flagship appplicaiton *Folon*

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A digital partner empowering farmers with precision agriculture.

iFarmer in 2025

27 Input Manufacturers

are selling their products through iFarmer

38,000+ Orders

From agri-input retailers through Kri-Shop

কৃSHOP

An e-commerce platform for rural agri-input retailers to access products directly from manufacturers

18 Branded Products

under iFarmer's product portfolio sold through iFarmer Centers.

Impact Frontiers Going Ahead

iFarmer's Warehouse Financing Services

Each year, farmers lose more than a quarter of their produce or receive up to 17% less than the potential market price due to the lack of proper storage facilities [5]. In many cases, farmers are also forced to sell their produce immediately after harvest in order to repay loans or input credit. This early selling limits their ability to wait for better market prices. As a result, farmers rarely adopt value-addition practices such as drying, grading, or packaging, which could significantly increase the value of their produce. iFarmer's Warehouse Financing Services solves post-harvest challenges by bringing solutions directly to farmers.

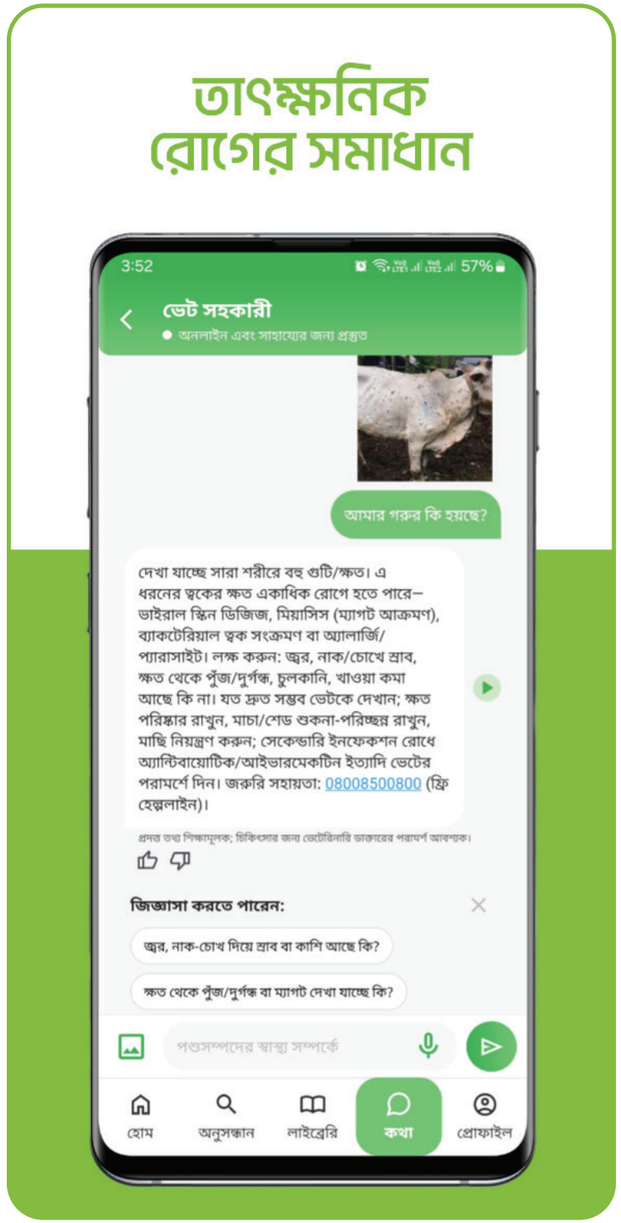
Post-Harvest Financing

Farmers can store their produce in iFarmer warehouses, allowing them to wait for better market prices instead of selling immediately after harvest. Against the stored produce, farmers also receive financing, which helps them manage cash flow and invest in cultivation for the next cropping season.

Value Added Services

Through this service, farmers are also able to dry and package their produce, which significantly increases its market value. Additionally, they are able to directly sell their produce to retailers and processors.

5 *Shuvo, T., & , . (2024, December). A Study on Supply Chain Challenges and Solutions for Smallholders in Bangladesh's Agriculture. In 7th IEOM Bangladesh International Conference on Industrial Engineering and Operations Management*



Small-scale dairy and livestock farmers in Bangladesh face several challenges. Many farmers lack access to expert veterinary advice during emergencies. This leads to the spread of diseases and the loss of cattle.

Krishi Master is an AI-powered mobile application developed by iFarmer. It acts as a digital assistant for livestock management. The app uses AI-enabled intelligence to provide instant solutions for animal health and farm productivity. It is designed to be a simple tool for people who may not have high digital literacy.

AI based Disease Detection

Farmers can upload photos of their sick livestock. The AI analyzes the symptoms and identifies the disease. This provides a quick diagnosis before a veterinarian arrives.

Feed Calculator

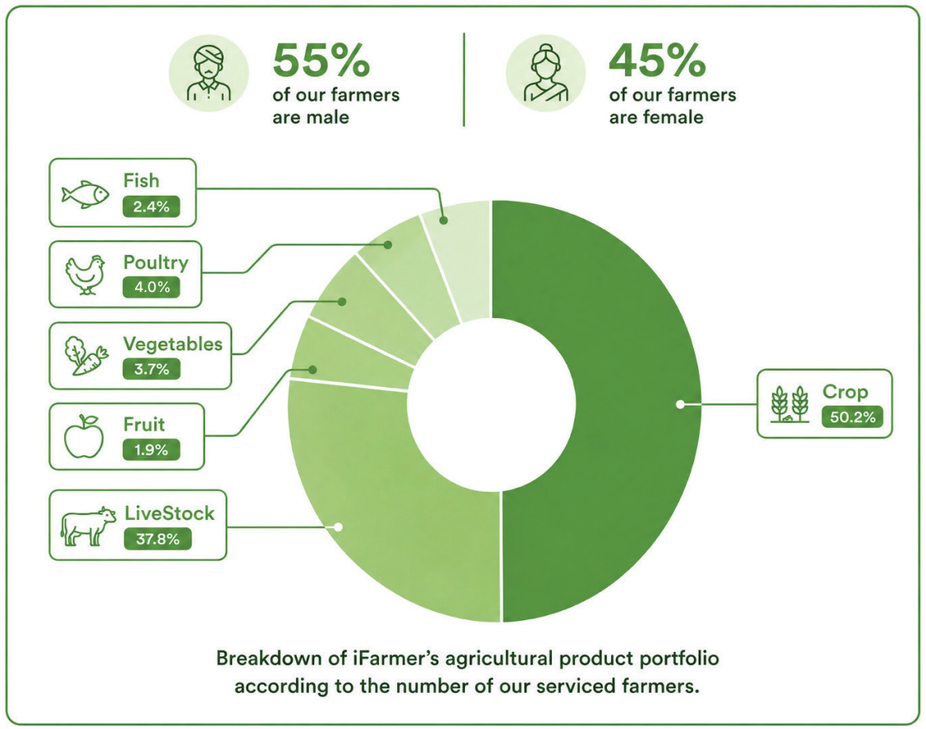
This tool provides precise recommendations for animal feed. It calculates the correct amount of nutrients based on the animal's needs to improve milk yield.

Expert Consultation

Users can connect with livestock experts and veterinarians for professional advice. This bridge ensures that even remote farmers receive expert guidance.

RESILIENCE

Our Farmer Demographics



Breakdown of iFarmer's agricultural product portfolio according to the number of our serviced farmers.

iFarmer is currently operational in 42 districts across Bangladesh, spanning more than 7 agro-ecological zones. Across these diverse regions, there are significant variations in farmer demographics, behavioral intentions, access to resources, and farming practices. Differences in climate, soil conditions, crop patterns, and market access further shape how farmers make decisions and adopt agricultural services.

To build a more unified and resilient future for agriculture in Bangladesh, iFarmer has consistently focused on standardizing its core business processes—such as financing, input supply, advisory services, and market linkage—while remaining sensitive to the diverse needs and realities of farmers in different regions.

Meet Abdul Mannan (48 years, male) and Beauty Begum (33 years, female) : two longtime farmers who have been accessing iFarmer services for 4 years now.

Primary Income Source

90%
~of the farmers earn from agricultural work

10%
~in business/jobs alongside farming

78%
~primarily in agricultural work

22%
~are primarily homemakers while working in their farms

Agricultural Land Holdings

1.53 acres
~average owned agricultural land

0.42 acres
~average leased agricultural land

0.72 acres
~average owned agricultural land

0.31 acres
~average leased agricultural land

Livestock Holdings

3
~average no of cattle owned

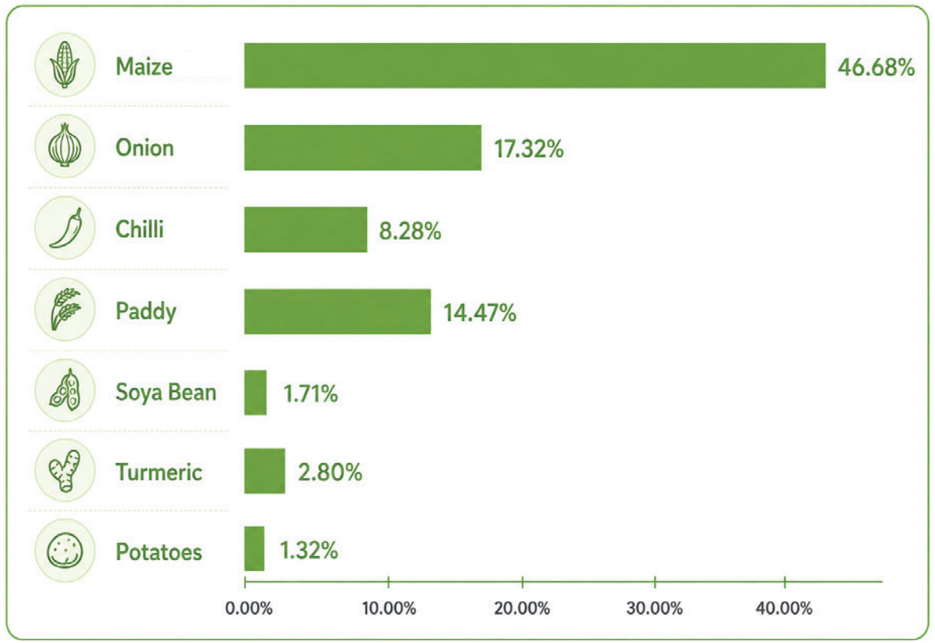
3
~average no of goat owned

1
~average no of cattle owned

1
~average no of goat owned

iFarmer Portfolio

Crop farming is the heart of Bangladesh's economy where around 43% of the total workforce is employed in agriculture [6]. The main food crop is rice, which is grown in three seasons: Aus, Aman, and Boro. Farmers also grow wheat, maize, and potatoes. As a result, iFarmer's crop portfolio follows a similar profile where majority of our farmers are growing maize, paddy, onion, chilli and several other high value crops.



**Remaining portion represents small-scale vegetable and fruit farmers.*

Paddy

Paddy is one of the most commonly grown crops in Bangladesh. But, among smallholder farmers there is a gap when it comes to yield from paddy farming where national averages sit at 4.8 tonnes per hectare, nearly 2 tonnes below of modern varieties. Additionally, as frequency of diseases like Rice Blast increases significantly, a severe outbreak and can trigger a 65% to 98% yield loss in a single field [7].

To solve these problems, iFarmer supports paddy farmers by providing high-yield, climate-resilient seeds, affordable financing to bypass informal lenders, and precision advisory to help close the yield gap and increase household income.

Additional 1.17 acres

Through iFarmer financing, our paddy farmers were able to cultivate an additional 1.17 acres of land that would otherwise have remained uncultivated.

186kg more per acre

Through quality inputs from iFarmer Center and our advisory services, paddy farmers harvested 186kg more per acre which is 16% more than previous years.

Future Crops

Through iFarmer's training and advisory programs, paddy farmers learned to diversify their cropping strategy. As a result, 28% of our paddy farmers have started cropping high value produce such as chilli, tomato, cucumber etc.

6 *Bangladesh Bureau of Statistics. (2019). Report on agriculture and rural statistics. Statistics and Informatics Division, Government of the People's Republic of Bangladesh.*
7 *Al Mamun, M. A., Nihad, S. A. I., Sarkar, M. A. R., Sarker, M. R., Skalicka, J., & Skalicky, M. (2023). Spatio-temporal variability of climatic variables and its impacts on rice yield in Bangladesh. Frontiers in Sustainable Food Systems*

iFarmer Portfolio

Maize

Maize farming in Bangladesh is a high stakes journey where small farmers gamble on expensive hybrid seeds. While these seeds promise a golden harvest, the reality is often shaped by the rising cost of irrigation which can jump as high as 25% due to fuel prices [8]. As the stalks grow, farmers must defend their livelihoods against the Fall Armyworm and Turcicum leaf blight which can trigger a total 100% yield loss overnight. Even a successful harvest is not the end of the struggle because a lack of drying facilities means 13% of the crop often rots before it can reach the market. For these families, the dream of a profitable season remains trapped between high input costs and the difficult task of drying grain [9].

Additional 1.23 acres

Through iFarmer financing, our maize farmers were able to cultivate an additional 1.23 acres of land.

160kg more per acre

Through using iFarmer branded maize seed “Rocky-55”, our maize farmers produced 160kg more per acre compared to other seeds.

From our experience working with farmers who often struggled to access quality seeds during maize cultivation, iFarmer introduced its own F1 Hybrid Maize Seed brand, “Rocky 55.” A major challenge in the maize seed market is the loose sale of seeds, where branded seeds are often mixed with lower-quality local varieties. This practice significantly reduces yield performance and creates uncertainty for farmers. Through strict quality control at iFarmer Centers and the introduction of our own "Rocky 55" brand, iFarmer has been working to address this issue by ensuring farmers receive verified, high-quality seeds.

As a result, the seed has received highly positive feedback from both farmers and retailers, with farmers highlighting its resilience, attractive grain color, higher yield, and strong market demand.

14.5%
Lesser Production Cost

Farmers growing "Rocky 55" are spending 14.5% lesser in overall production costs compared to other brands of seeds due to the brands resilience and reliability.

5%
Lesser Irrigation Frequency

Farmers growing "Rocky 55" require 5% less irrigation while maintaining the same harvest yield, reducing a major challenge for maize farmers.

Rocky-55 is a F1 Hybrid Maize Seed from iFarmer

8 *Kongkon K. , Anwar A. (2023, January 26). 16 northern districts: Rising input cost worries Boro farmers. The Daily Star.*
9 *Bangladesh Sangbad Sangstha. (2024, October 15). Post-harvest losses major threat to food security: Agriculturists.*

iFarmer Portfolio

iFarmer's demonstration program of advanced onion storage systems

In partnership with Care Bangladesh and Exemplary Consulting

Onion

Every year, Bangladesh produces roughly 4.4 million tonnes of onions, which technically exceeds the national demand of 3.5 million tonnes. However, because onions are semi-perishable and farmers do not have access to proper storage, nearly 30% of the harvest rot or lose significant weight during storage. Moreover, during the cropping cycle, they face the threat of infestations and diseases, which can trigger a 44% yield loss overnight [10].

Chilli

Chili farming in Bangladesh is a high-risk gamble centered in the river islands, or "Chars," of northern districts in Bangladesh. Financially, these farmers are often trapped by the "Dadan" system, where local middlemen provide upfront cash but force the growers to sell their harvest at 30% to 50% below the actual market rate. On top of these market hurdles, pests like Thrips and diseases like Anthracnose can destroy 30% of the yield in a single season [11].

Adoption of Standard Practices

23% adoption in standard urea usage

23% of our onion farmers adopted the prescribed urea usage of 120 kg / acre where national adoption is less than 10%.

46% accessed emergency services for infestations

46% of our chilli farmers used iFarmer's emergency advisory services either by calling the helpline or visiting an iFarmer Centre to get precise guidance on pest attacks and infestations

Access to Additional Farmland

0.23 acres

more compared to a previous season when they did not have access to iFarmer's services.

0.31 acres

more compared to a previous season when they did not have access to iFarmer's services.

Improved Production

78 kg / acre

more compared to a previous season when they did not have access to iFarmer's services.

34 kg / acre

more compared to a previous season when they did not have access to iFarmer's services.

10 Sultanul I. (2025, December 3). Onion prices surge as post-harvest losses and import limits create shortage. Dhaka Tribune.
11 Mostafa S. (2024, March 31). How chilli became the first cash crop in char areas. The Daily Star.

iFarmer Portfolio

Turmeric

Turmeric farming in Bangladesh is a high-risk investment where small-scale farmers must spend heavily on expensive seed rhizomes. These seeds typically account for 31% of the total production cost. As the crop matures, the threat of diseases such as Leaf Spot and Rhizome Rot remains can trigger up to a 62% yield loss [12].

Soyabean

Soyabean is primarily grown in the coastal areas of Bangladesh. For farmers in the these regions, high humidity often causes germination rates frequently falling below 50%. Even if the plants grow well, the threat of seasonal rain and cyclones is constant where farmers can lose their whole harvest in matter of hours [13].

Potato

Unlike other vegetables, the potato farming in Bangladesh is defined by a "variety paradox". Each year, the country produces a surplus of about 11.5 million tonnes, but over 95% of the harvest becomes unsuitable for industrial use due to high moisture caused by unexpected rainfall and lack of timely forecasts. As a result, farmers face repeated oversupply, causing prices to fall below production costs [14].

Adoption of Standard Practices	**64% adoption through localized advisory** 64% of our turmeric farmers accessed localized advisory services for blight disease through iFarmer Centers	**30% adoption in standard urea usage** 30% of our soybean farmers adopted the prescribed urea usage of 25 kg / acre where national adoption is less than 10%.	**86% safeguarded their produce from rain** In March 2025, weeks of heavy rain damaged potato crops for thousands of farmers. 86% of our farmers received timely weather alerts, enabling them to take steps to protect their harvest.
Access to Additional Farmland	**0.33 acres** more compared to a previous season when they did not have access to iFarmer's services.	**0.23 acres** more compared to a previous season when they did not have access to iFarmer's services.	**0.78 acres** more compared to a previous season when they did not have access to iFarmer's services.
Improved Production	**194 kg / acre** more compared to a previous season when they did not have access to iFarmer's services.	**78 kg / acre** more compared to a previous season when they did not have access to iFarmer's services.	**283 kg / acre** more compared to a previous season when they did not have access to iFarmer's services.

12 *Begum, M., Miah, M. M., Rashid, M., Islam, M., & Hossain, M. (2019). Economic analysis of turmeric cultivation: evidence from Khagrachari district. Bangladesh Journal of Agricultural Research.*
13 *(2021, January 19). Soybean blooms in Lakshmipur char out of season. The Business Standard.*
14 *Wasi A. (2025, September 2)Making the most of surplus potato production, The Financial Express.*

iFarmer Portfolio

Cattle

Among smallholder farmers, cattle rearing mainly focuses on beef fattening for Islamic festivals like Eid, while dairy production, despite higher profit margins, is uncommon. Farmers often rely on the informal "Dadon" loan system, where interest depends on the cattle's sale price and the rate can reach up to 70%. Additionally, mature cattle face constant risk from contagious diseases like Foot-and-Mouth Disease (FMD) and Lumpy Skin Disease (LSD), which can cause 100% morbidity in a herd during an outbreak [15].

Goat

In Bangladesh, goat rearing is a practical investment for female farmers working around the homestead. However, accessing small-scale financing remains a challenge. As this activity is largely informal, many farmers lack knowledge about proper feed, diseases, and vaccination. Highly contagious diseases like Peste des Petits Ruminants (PPR) can lead to 100% morbidity and mortality rates of up to 55% in a flock [16].

Adoption of Standard Practices

62% adoption in preventive processes

In 2025, 62% of our cattle farmers invested in better feed (such as forage, calcium syrup) and vaccines for diseases (such as FMD).

50% adopted preventive measures for the first time

50% of our goat farmers in 2025 adopted preventive measures (such as vaccines, pest sprays) for the first time where on average they invested USD 119 annually.

Access to Additional Farmland

1 new cattle

compared to previous year

2 new goats

compared to previous year

Improved Production

USD 166 worth of milk sold per month

On average, our cattle farmers sold 85 liter milk per week which constitutes extra monthly revenue of USD 166.

USD 64 profit for each goat sold

On average, our farmers sold their goats locally after 6 months which accounted for profit of USD 64 for each USD 150 invested of goat rearing.

15 *Ferdush, J., Islam, M.S., Hasan, M.M. et al. Economics of cattle fattening focusing on profitability and marketing efficiency in selected areas of Bangladesh.*
16 *Rahaman, S., Raquib, R. H., Haque, M. A., Hossain, M., & Miah, G. (2026). Socio-economic dynamics and goat husbandry practices in Zanjira upazila of Shariatpur district, Bangladesh. Asian-Australasian Journal of Food Safety and Security.*

Finance That Works For Farmers

In Bangladesh, only 17% of farmers have access to formal bank loans, leaving the vast majority at the mercy of informal lenders with crushing interest rates. This systemic exclusion exists because most smallholders lack a "financial footprint" and without a documented history of transactions or assets, they remain invisible to traditional banks. This absence of a financial footprint leaves nearly 83% of smallholders trapped with high interest local lenders [17].

How ifarmer Builds financial footprint

Financial History

Farming Practices

Land & Livestock Assets

Behavioral Heuristics

Sofol is iFarmer's assisted application where our field agents work with farmers to record their financial history, personal assets and farming practices.

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Folon is iFarmer's farmer centric farming intelligence and advisory application to understand existing farming practices.

Folon helps farmers record and manage their land and livestock assets to build a verified profile.

Through our credit scoring engine, we consider behavioral heuristics of farmers to assess risk and repayment assurance for financial institutions.

Through our partner banks, farmers get access to financial services with interest rate ranging between 4% to 7%.

Our studies revealed that the annual interest rate of Micro-Finance Institutes (MFIs) range from 18% to 39%.

The annual interest rate of informal lenders usually range from 14% to 94%. In some cases, under informal systems, the annual interest rate can reach as high as 832% [18].

13%

Reduced Cost-of-Capital

On average, our farmers pay 13% less in terms of cost of capital compared to MFIs and informal lenders.

17 Food and Agriculture Organization of the United Nations. (2021, September 2). Only 17pc smallholder farmers have access to bank loans.
18 (November, 2021) Financial access for farmers : formal vs informal, The Financial Express.

Finance That Works For Farmers

In our financing strategy, we have embraced a philosophy rooted in equity, ensuring that all marginalized farmers have equal access.

68%

68% of the farmers experienced financial access through banks for the first time

73%

73% of our farmers have availed services from iFarmer from the recommendation of their neighboring farmers.

45%

45% of the farmers are marginalized women across Bangladesh.

63%

63% of our farmers are youth, under the age of 35.

32%

32% of farmers have opted to avail our services multiple times.

29%

29% of our farming families have reduced their household debt significantly compared to previous years.

iFarmer's Adviosry Ecosystem

Localized Advisory

Farmers can access government certified agricultural experts and officers to receive expert knowledge through our iFarmer Centers.

Digital Services

Farmers receive regular weather updates and information on best agricultural practices through SMS and our farming intelligence application *Folon*.

Training Programs

Througout the year, iFarmer aranges specialized training programs on farming and livestock rearing.

iFarmer's Adviosry Ecosystem

In Bangladesh, roughly 1 officer is responsible for more than 900 to 2,000 farmers which makes individual guidance nearly impossible [3]. As a result, farmers rely on input shops for agricultural advice. iFarmer solves this by organizing farmers into clusters and partnering with local government agriculture officers. We host weekly time slots at iFarmer centers where farmers can consult these professionals directly. Because meetings occur at our centers, farmers can immediately purchase the exact medications or inputs prescribed by the officer. Beyond helping farmers, these sessions have become vital learning centers for local retailers. Many shop owners attend to observe the officer's diagnostics and recommendations.

As a result, in terms of knowledge dissemination, community cohesion and field adoption, our localized advisory services have experienced tremendous success in 2025.

Adoption
91%

91% of our farmers have implemented the expert advisory received through iFarmer's localized advisory.

Farmer Investment
USD 161,000

Our analysis shows that farmers collectively invested approximately USD 161,000 in 2025 to implement the advisory recommendations received through this program.

New Knowledge
58%

For 58% of farmers using this service, the advisory provided was completely new and proved more effective than the solutions they had previously used for similar problems.

Cost Savings
USD 567,000

By following expert advisory, farmers were able to prevent pest attacks, diseases, and ineffective treatments, resulting in approximately USD 567,000 in cumulative savings this year.

Farmers have relied on traditional crops like paddy and maize for generations. While these are staples, the gap seasons between major harvests often remain underutilized. Many farmers now seek specific knowledge to improve their current yields and explore future crops that can grow alongside their standard rotations. To address this, iFarmer organizes multi day training programs throughout the year. These sessions feature expert trainers who provide in depth guidance on agricultural best practices. We cover topics ranging from soil health and seed selection to integrated pest management. The goal is to move beyond basic farming into precision agriculture.

Farmers Trained
11,423

Through specialized training sessions in 2025, we trained over 11,000 farmers across Bangladesh on agricultural best practices and new farming knowledge.

In Bangladesh, while mobile connectivity is rising, rural farmers still lack instant weather updates. Many rely on local shops or neighbors for news, which often arrives too late. Bangladesh loses significant crop yields annually due to extreme weather events like flash floods or heatwaves. To solve this, iFarmer's digital services provide short SMS weather alerts where farmers receive these updates on average three days before any major climatic event.

Farmers in Digital Services
66,694

In 2025, we have reached over 66,000 farmers across Bangladesh through our digital services of weather alerts and agricultural advisory.

We use industry standard sources and government databases to ensure accuracy. These alerts are sent via GSM technology, meaning farmers do not need a smartphone or internet access. Beyond weather, farmers receive "token size" tips on agricultural best practices. These messages are timed according to the specific stage of the crop cycle.
However, to truly revolutionize agriculture, we developed our flagship application *Folon*. Through *Folon*, farmers access precision advisory via videos, blogs, and audio content. This curated material removes the need for unverified outside sources. For urgent issues, farmers can call our cost free helpline directly through the app. *Folon* also features a digital community where farmers share concerns and successful solutions.

Scaling Climate-Smart Agriculture

Climate change poses a serious threat to farmers in Bangladesh. The country is the 7th most vulnerable nation in the world to climate-related disasters. Rising sea levels are increasing soil salinity in the southern coastal regions. As a result, more than 1 million hectares of coastal land are now affected by salt, making nearly 70% of the land difficult to farm using traditional crops. Extreme heat, often exceeding 40°C, reduces both labor productivity and the health of rice crops. At the same time, frequent floods continue to destroy paddy fields across the country. In 2022 alone, floods destroyed enough crops to feed 10 million people for a month. River erosion along nearly 600 rivers also threatens thousands of farming families every year [19].

Challenges in Scaling Climate-Smart Solutions

Limited Technical Knowledge and Training

Majority of farmers are not familiar with new techniques such as improved irrigation systems, soil testing, or climate-resilient crop management.

Weak Infrastructure and Input Supply Chains

The adoption of climate-smart practices is often slowed by poor infrastructure and weak agricultural supply chains.

Social and Structural Barriers

Agricultural land is highly fragmented, with farmers managing many small plots, making it difficult to implement large-scale solutions such as irrigation management systems.

Delayed or Uncertain Benefits

Many climate-smart solutions do not provide immediate financial returns. This uncertainty reduces farmers' willingness to experiment with new methods.

How iFarmer is reaching thousands of farmers with climate-smart solutions

Localized Advisory and Easy Access

iFarmer Centers serve as local hubs for climate-smart farming across Bangladesh. At these centers, farmers receive hands-on guidance from trained agri-officers on techniques like salt-tolerant variant cultivation, improved irrigation, and vermicompost use.

Sharing the Initial Risk

Many climate-smart solutions require upfront investment, which smallholder farmers often cannot afford. To lower this barrier, iFarmer partners with CSR funds, microfinance organizations, and local cooperatives to co-fund farmers' initial investments..

Continuous Engagement and Integration

Adopting climate-smart practices requires ongoing guidance and reinforcement. iFarmer maintains continuous engagement through both field teams and digital platforms.

Climate Tolerant Seeds

Through iFarmer Centers, our farmers across Bangladesh are able to access 51 brands of climate tolerant seeds.

19 Eckstein, D., Künzel, V., & Schäfer, L. (2021). *Global climate risk index 2021: Who suffers most from extreme weather events? Weather-related loss events in 2019 and 2000–2019. Germanwatch.*

Farming For The Future

Alternate Wetting and Drying (AWD)

~1,100
Acres
of Paddy Land is being currently irrigated through AWD process.

~6.1 tCH_4
emission reduced
Through continuous usage of AWD process in paddy fields.

~77,000 m^3
of Water Saved
Through reduced irrigation in paddy field using AWD

Vermicompost as an Organic Amendment

~970
Acres
amount of land where iFarmer's own brand of vermicompost *Somriddho* is being utilized.

~7.8 tCO_2
sequestered
Amount of CO2 (tonnes) sequestered per acre annually due to Vermicompost usage.

iFarmer Centers

One-Stop Solutions for Farmers

In Bangladesh, counterfeit and substandard agricultural inputs pose a significant threat to food security. Research indicates that nearly 30 percent of seeds and fertilizers in local markets do not meet quality standards. Rural farmers living far from major trade hubs cannot buy directly from reputable producers. Instead, they rely on local aggregators who often sell loose seeds or mixed brands, making it impossible to verify the original source or quality.

The issue is compounded by the seasonal nature of farm revenue. Because farmers only earn after harvest, they are forced to take inputs on credit from retailers. This creates a two way financial burden. For retailers, significant capital becomes stuck with farmers, preventing them from paying manufacturers on time. For farmers, this credit on the agri-inputs comes at a high cost, as they often pay interest rates significantly higher than formal bank loans[20].

Quality Assurance	Product Availability	Better Credit Access
Farmers need assurance on the quality, efficacy and performance on the agri-inputs they are buying.	They want instant availability of necessary pesticides and insecticide during the peak of cropping season.	Farmers need better access to credit to buy inputs which is repaid at the end of season as a closed loop.

ifarmer® Center

Testing & Demonstrations	Direct Sourcing	Seasonal Credit Access
Each season, iFarmer tests sets of agri-inputs at different pilot and demonstration plots to convince farmers on the efficacy of the input products.	As we source inputs directly from manufacturers, we have greater control over demand forecasting and product availability.	Through iFarmer Centers, we provide farmers with seasonal 3 months to 6 months credit access to buy agri-inputs. This timeline is aligned with harvesting time.

1,181

iFarmer Centers

To reach farmers in the most remote parts of Bangladesh, we have set up 1,181 iFarmer Centers across 42 districts of Bangladesh.

20 LightCastle Partners. (2023, May). Bangladesh horticultural value chain: Overcoming challenges.

iFarmer Centers

One-Stop Solutions for Farmers

47,933
Farmers Served

In 2025, we successfully supported over 47,000 farmers by delivering high-quality inputs and safeguarding them from substandard and counterfeit products.

14,644 tons
Inputs Delivered

In 2025, we have provided over 14,000 tonnes of agri-input to the farmers through iFarmer Centers.

Since our inception,, iFarmer has established direct partnerships with leading input manufacturers. By sourcing products directly from the manufacturers and distributing products to farmers through our network of iFarmer Centers, we eliminate the risk of adulterated or low quality inputs that often enter the supply chain through unverified middlemen.

Direct sourcing is only the first step. To ensure there is no variability in performance across lands from different agro-ecological zones, we conduct rigorous test runs in demonstration plots. These trials are performed under standard farming conditions to evaluate how different products perform in specific local environments. This is particularly crucial for crop seeds, where soil and climate compatibility are vital for success.We use a community driven approach by setting up these trials on the farmlands of experienced local farmers. These individuals hold leadership roles in their communities and are trusted by their neighbors. When a lead farmer achieves success using our verified inputs, it serves as a powerful endorsement for the local area.

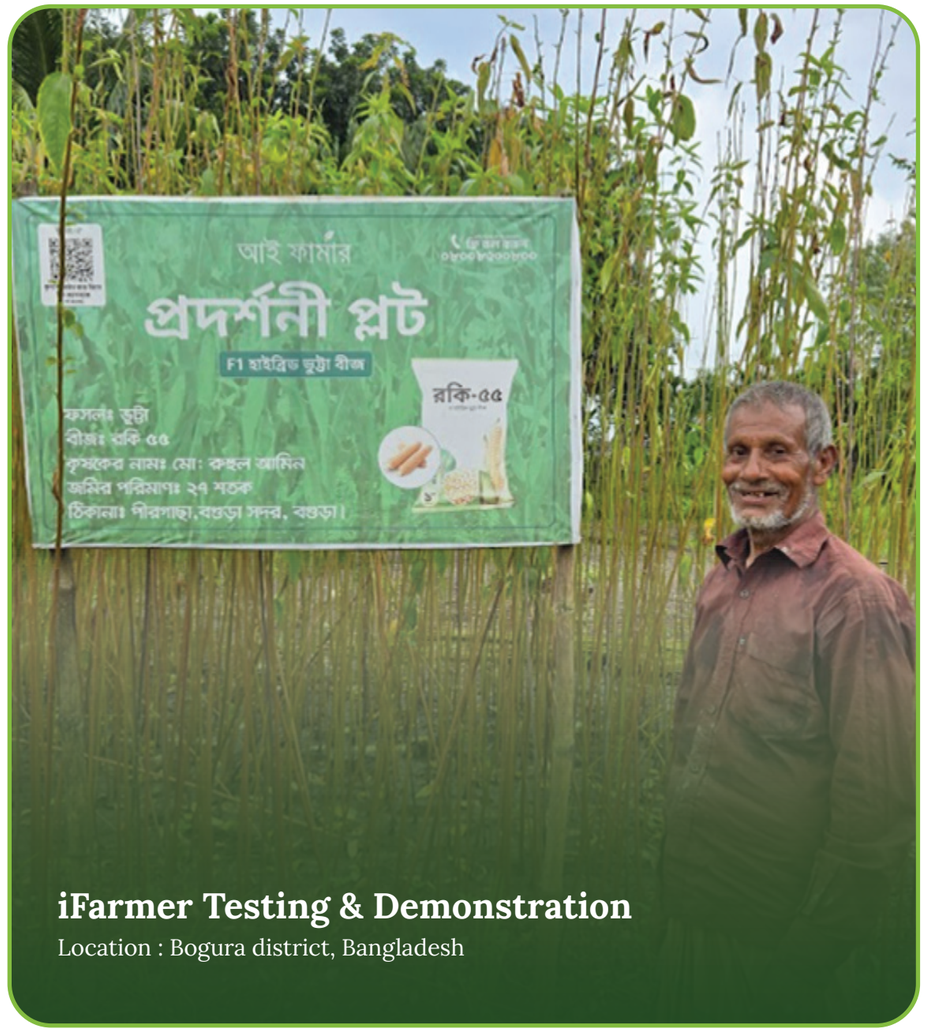
iFarmer provides farmers with high quality inputs on credit directly through iFarmer Centers. This system aligns financial support with the natural crop cycle, ensuring farmers receive seeds, fertilizers, and crop protection exactly when they are needed for planting. By timing the distribution to the agricultural calendar, iFarmer removes the barrier of upfront costs that often delays essential farming activities. Credit cycles are structured between 3 to 6 months, with the specific duration tailored to the growth period of each crop. This flexibility accounts for the different maturation times of staples like paddy versus seasonal vegetables. Repayment is scheduled only after the harvest has been sold, ensuring that farmers have the necessary cash flow to settle their accounts.

6,213
Farmers Availed Inputs on Credit

In 2025, we have provided agri-input financing to over 6,000 farmers through iFarmer Centers

USD ~91,000
Savings on Credit

Through iFarmer Centers, farmers have cumulatively saved over $91,000 by accessing quality agri-inputs on credit compared to other on-credit options.



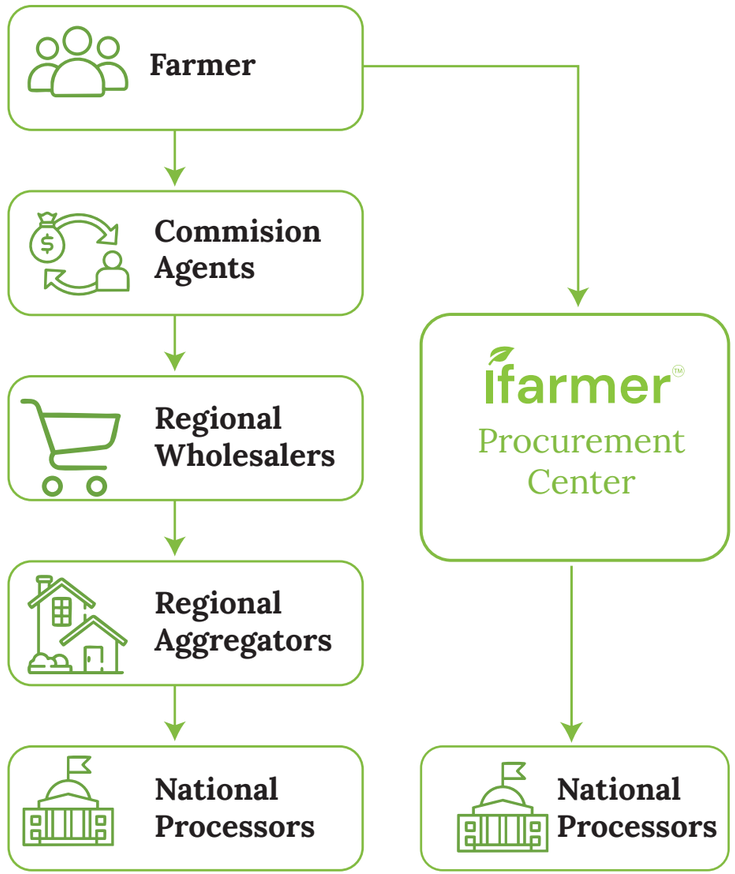
iFarmer Testing & Demonstration
Location : Bogura district, Bangladesh

iFarmer Procurement Centers

Market Access Made Simple

To settle loans from the cropping season and pay back input retailers, many rural farmers in Bangladesh resort to "distress sales," where they sell the produce directly from the farm. Lacking market leverage, they often accept prices significantly below the market average. Those who attempt to reach local markets face heavy overheads where our studies estimate that transportation costs and market taxes can reach USD 6 per ton, or approximately BDT 55 per 80 kg sack. These logistics costs alone can consume a substantial portion of a farmer's potential profit [21].

The traditional supply chain is further congested by 4 to 5 layers of middlemen, including local aggregators (Beparis), wholesalers (Aratdars), and distributors. According to the Food and Agriculture Organization (FAO), the price gap between what the consumer pays and what the farmer receives can be as high as 40% to 50% [21].



21 *Centre for Policy Dialogue. (2025). Bangladesh economy in FY2024–25: Interim review of macroeconomic performance.*

iFarmer Procurement Centers

Market Access Made Simple

To address the high costs of traditional markets, iFarmer provides direct pickup from the farm gate for the smallholders across Bangladesh. This logistics model eliminates the need for farmers to travel to distant bazars, where transportation costs and market taxes can reach USD 6 per ton (approximately BDT 55 per 80 kg sack). By removing these overheads, iFarmer directly increases the net profit margin for smallholders by an estimated 10% to 15% per harvest. Our logistics engine optimizes every pickup route to serve the maximum number of farmers in a single trip. This aggregation at the source reduces fuel consumption and ensures that even remote growers have access to institutional buyers.

30,003

Farmers Served through Procurement Centre

In 2025, over 30,000 farmers have sold their produces through iFarmer. 52% farmers among them sold their produce directly without any middleman for the first time.

USD ~396,000

Savings on Transportation

14% of our farmers have saved over ~$88,000 as iFarmer directly picked up the produce from their fields. Our analysis shows that remaining 86% of farmers also reduced their post harvest transportation cost by 36% by choosing to sell at the nearest iFarmer collection points and cumulatively saved ~$308,000.

Traditional agricultural supply chains in Bangladesh lack standardized grading protocols. Farmers typically sell mixed quality produce to local aggregators in bulk. This lack of uniformity creates significant challenges for institutional buyers who require consistent raw materials for industrial processing and retail. For farmers, the absence of grading systems removes market leverage. When high quality produce is mixed with lower grade items, the entire batch is valued at the lower rate. Without a price premium for superior quality, there is little incentive for farmers to invest in better storage or improved post harvest practices.

To address this, iFarmer has integrated sorting and grading mechanisms into its operations since its inception. This ensures that farmers receive a fair price that reflects the actual quality of their produce. Rather than relying on subjective manual grading, iFarmer uses objective measurement based systems. These systems evaluate the physical properties of the produce to categorize it into specific grades accurately.

55,528 tons

of Produce Graded at Procurement Centers

Through robust sorting and grading mechanisms, we processed over 55,000 tonnes of produce in 2025 which enabled farmers to receive more equitable returns.

38%

Made Investment in Storage

38% of the farmers who sold their produce at iFarmer Procurement Centre, have adopted improved storage systems, with the aim to preserve the quality to get better price.

GROWTH

Technology That Transforms Farming

Kri-Shop

Largest E-Commerce Platform for Agri-Inputs Sourcing in Bangladesh

Sofol

Agent Assisted Application to Build the Financial Footprint of Smallholder Farmers

Folon

A digital partner empowering farmers with precision agriculture.

Kri-Shop : Connecting Rural Retailers to Agri-Inputs

Meet Md. Rafikul Islam :
a rural agri-input retailer from Jessore district, Bangladesh. For retailers like him, the demographic is as follows

Demographic Variables

Access to Manufacturers

27%
For 27% of the sourced inputs such as fertilizer, he has direct access to manufacturers.

73%
For the rest such as seeds and nutrients, he has to source them for local aggregators

Credit v/s Cash Sales

42%
42% of his total annual sales to farmers is on credit.

58%
The rest of the annual sales to the farmers are on cash.

Digital Literacy

92%
92% of retailers like him owns smartphones and regularly uses internet.

8%
he rest either do not own a smartphone or use internet.

Traditional agricultural input retail in Bangladesh works through a complex and fragmented supply chain. Most rural agri-input shops cannot buy directly from manufacturers. Instead, they depend on regional distributors or wholesalers. Because of this, small retailers cannot easily verify whether products are genuine or of good quality. Since rural shop owners rely on multiple intermediaries, they have limited ability to check product quality before selling. This is especially risky for fertilizers and seeds. Rural retailers usually receive products on credit from distributors and then sell them to farmers who cannot pay upfront. This creates a cycle of seasonal debt.

Through our e-commerce application *Kri-Shop*, we address these challenges with the following services—

01 Direct Access to Manufacturers

Through *Kri-Shop*, retailers can order inputs from the manufacturers while ensuring quality and effectivity for farmers.

02 Access to Financing

Retailers can access products on credit, and through our farmer-end financing, their credit burden is reduced.

03 Smart Bookkeeping

Retailers can easily track and manage their daily transactions in real time using our digital logbook through *Kri-Shop*.

“I have been working with iFarmer since 2021, and their credit support, farmer financing, and input supply have helped me grow my business and increase customers. Their easy ordering, delivery, and advisory services have made my shop more trusted to farmers.

Md. Rafikul Islam
Agri-Inputs Retailer, Jessore District

Kri-Shop : Connecting Rural Retailers to Agri-Inputs

“
iFarmer’s credit service has let me order large quantities of quality feed and seeds easily which has helped me in growing my business. I feel proud to work with them because they make buying simple and support my shop in every way

Md. Azmal Hossain
Agri-Inputs Retailer, Bogura District

5,575 user

Retailers Ordering through *Kri-Shop*

In 2025, over 5,500 agri-inputs retailers have ordered through *Kri-Shop* where they received quality fertilizers, seeds, nutrients and pesticides.

~USD 9.4 M

Improved Credit Access

In 2025, *Kri-Shop* enabled agri-input retailers to access agri-inputs on credit worth of $9.4 M, empowering them to grow their businesses

22%

Improved Delivery Logistics

Kri-Shop leverages technology and ensures transparency with delivery from agri-input producers to retailers in just 2.48 days on-average which reduces delivery time by 22% compared to other sources.

70%

Digital Payments

Through our integrated digital financial ecosystem, over 70% of our total orders are processed through Mobile Financial Systems.

~USD 91,000

Improved Delivery Logistics

Through iFarmer Centers, farmers have cumulatively saved over $91,000 by accessing quality agri-inputs on credit compared to other on-credit options.

Sofol : Building Financial Footprint of Farmers

Sofol

Agent Assisted Application to Build the Financial Footprint of Smallholder Farmers

Most smallholder farmers in Bangladesh do not have a bank account or a recorded credit history. This makes it very difficult for them to get loans from formal banks. Currently, only about 17 percent of farmers in the country have access to formal financing [17]. iFarmer has developed *Sofol* platform to solve this by creating a new kind of financial identity for the unbanked farmers. Instead of looking at bank statements, the system collects information on a farmer's daily work, farming and financial history. This includes the types of crops they grow, their specific farming methods, and their past success with harvests. By tracking these behavior patterns and farming practices, iFarmer builds a digital profile that serves as a proxy for creditworthiness.

Even as technology spreads, many rural farmers still struggle to use complex mobile applications. Our research shows that while mobile phone use is high, advanced digital literacy remains a challenge for over 80 percent of the rural population. To bridge this gap, iFarmer uses an agent assisted model for *Sofol*. Field agents visit farmers directly to help them join the platform. These agents handle the technical work, such as verifying national ID cards and using GPS to map the farm boundaries.

Verify Identities

Sofol instantly cross-checks farmers National Identity (NID) card information against the government database to confirm the farmer's name, age, and home address.

Complete e-KYC

The e-KYC process collects details about the farmer's assets and any current debts or liabilities they owe. Agents also record the farmer's past loan history to build a digital financial profile.

Trace Existing Practices

Field agents use GPS technology to map farmer's land and create a precise digital map of the farm. They also document the crop type and its current health to help calculate the expected value of the harvest.

Folon : A Digital Partner for Farmers

7,500+ Farmers

have been using *Folon* in 2025

While overall smartphone usage among traditional farmers remains low, a new generation of "agri-preneurs" is transforming the sector. According to the Bangladesh Bureau of Statistics (BBS) for late 2025, smartphone usage has reached 72% among the new generation of users [22]. Young farmers, typically between age 18 to 35, are increasingly tech oriented and seek modern tools to replace manual methods. These farmers no longer rely solely on inherited knowledge and they demand precision agriculture, emergency advisory services, and data-driven insights to manage their crops efficiently. Recent studies show that precision agriculture can increase rice yields by 10% to 20% while reducing fertilizer waste by 20% to 30%. In a country where climate disasters caused over USD 282 million in crop damage in 2024 alone, these digital tools are a necessity for survival [23].

To meet these needs, iFarmer developed its flagship application, *Folon*. The app serves as a comprehensive digital partner which offers features tailored for the modern farmer :

Precision Advisory

Folon provides personalized and crop-specific guidance available in text, audio and video formats to ensure accessibility for all farmers.

Emergency Services

Folon also provides instant alerts and expert guidance during critical weather events according to farmer's GPS location and geographic area.

Folon Community

It is a social space where farmers can share their farming practices, successes and the problems they are facing with others.

Financing Application

Farmers can apply for financing through Folon application where we integrate behavioral heuristics from this application with rest of the data from iFarmer ecosystem.

22 *Bangladesh Bureau of Statistics. (2025). Report on the survey on ICT use and access by individuals and households 2024–2025.*
23 *Food and Agricultural Organization (2024), Impact of the floods on agricultural livelihoods and food security in the eastern part of the country.*

PROSPERITY

Security Beyond the Farm

In Bangladesh, the agricultural sector is the primary livelihood for over 40% of the labor force, yet the majority of smallholder farmers operate without a financial safety net. Because agricultural income is seasonal, most farmers rely on credit to fund their production cycles. However, there is a severe mismatch between the natural reality of farming and traditional debt structures. Most Microfinance Institutions (MFIs) and informal lenders require weekly repayment installments, starting almost immediately after disbursement. This puts immense psychological and financial pressure on families, as they must find liquid cash long before their harvest is ready. Research indicates that 37% of rural borrowers use microcredit simply to maintain basic consumption rather than for income-generating activities, often leading to a cycle of over-indebtedness [24].

The vulnerability of these households is most visible during life-altering events such as chronic sickness or disability. In Bangladesh, out-of-pocket health expenditure accounts for 97% of private health spending, and farmer households with a member suffering from a chronic condition face a catastrophic financial risk that is three times higher than that of wealthier families [25]. When a primary earner falls ill, a productive loan quickly transforms into a crushing debt burden, often forcing the distress sale of assets or land.

Credit Shield Insurance

To address these systemic risks, iFarmer provides smallholders with access to formal financial institutions while integrating a critical layer of protection: Credit Shield Insurance. By bundling credit with insurance, iFarmer ensures that in "worst-case scenarios" such as permanent disability or death, the loan is settled by the insurer rather than falling as a legacy debt on the grieving family.

12,304 Farmers
Insured under Credit Shield in 2025

USD 4.8M
of Loan Amount Insured

17,102 acres
of Farmland Insured under Credit Shield

Story of Sohrab

Md. Sohrab Hossain is a 52 year old farmer from Jashore with nearly 30 years of experience in cultivating paddy and vegetables. For the February to August 2025 season, he received seasonal financing from iFarmer to support his farming activities. At the time of taking the loan, he was informed that it included Credit Shield Insurance, which is designed to support farmers in worst-case-scenarios during the loan period.

In June 2025, during the middle of the season, Sohrab suffered a stroke which resulted in having his left-side of the body paralyzed. This made it very difficult for him to continue working in his fields and created serious concerns about his family's income and ongoing farming activities. In this situation, he applied for a disability claim under the Credit Shield coverage.

Within 15 to 20 days, he received a payout of BDT 15,000. This financial support helped him manage his farming operations and meet essential household expenses during a difficult time. For farmers like Sohrab, whose work depends on physical ability, Credit Shield Insurance provides important support and

> "When I became ill, I was worried about my family and my farm. The support from iFarmer came at the right time and helped me continue managing both.

24 *Khalily, M. B., & Khaleque, M. A. (2013). Access to credit and productivity of enterprises in Bangladesh: is there causality? (Vol. 20). Institute of Microfinance.*
25 *Health Economics Unit (HEU). (2023). Bangladesh National Health Accounts VI (1997–2020). Ministry of Health and Family Welfare.*

Security Beyond the Farm

Farmers holding their Credit Shield insurance cards

When Women Lead the Harvest

Female farmers represent approximately 50 to 58 percent of the agricultural labor force in Bangladesh, yet they remain systematically excluded from formal financing [26]. A primary obstacle is the vast disparity in asset ownership as women own less than 15 percent of agricultural landholdings nationwide, with some estimates as low as 6.9 percent in climate vulnerable regions [27]. Since land is the standard requirement for collateral, these women are frequently denied credit from traditional banks and financial institutions. Furthermore, because their labor is often categorized as unpaid family work, they do not build a documented financial footprint or credit history. Cultural taboos and mobility restrictions also severely limit access to agricultural advisory services. Rural social norms often discourage women from leaving the home to attend public training programs, which are predominantly attended by men. Consequently, female farmers are excluded from learning about climate resilient practices. This isolation extends to market access, as women are traditionally not able sell their own harvest directly.

Since our inception, iFarmer has been working towards empowering female farmers through our operations and services.

Inclusive Financial Access

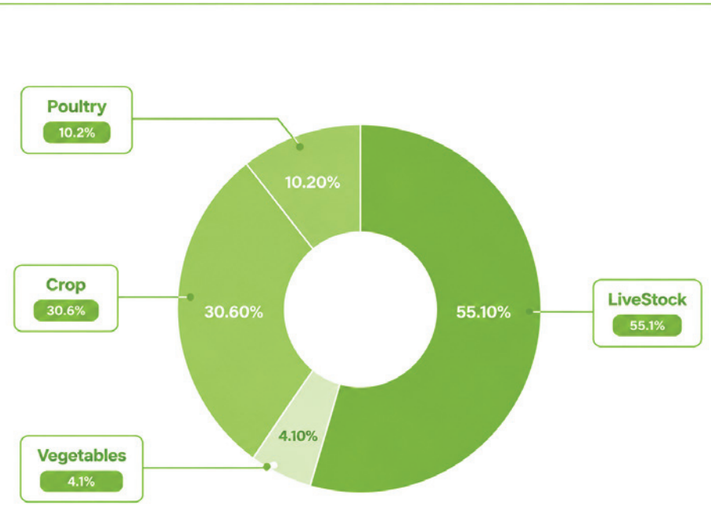
At iFarmer, instead of asset dependent collateral, we build a unique financial footprint for female farmers through behavioral heuristics and farming history.

Women Focused Training

iFarmer arranges *Uthan Baithaks*, which are all women training sessions conducted at the homesteads of female farmers

Homestead Outreach

Through our programs, we have reached female livestock farmers with medicines and vaccines directly at their homestead farms.



Agricultural Product Portfolio of iFarmer's Women Farmers

Story of Rupa Khatun

She lives a simple life with her husband and two daughters. On her 1 acre of land, she grows rice, jute, chili, onion, and seasonal vegetables. Income from farming alone is not enough to cover her family's expenses, so she supports her family with various activities.

She has taken installment loans from micro-finance organizations to raise cows, goats, and poultry. However, paying weekly installments was often difficult, forcing her to borrow from relatives, which affected her dignity. Three years ago, she learned about iFarmer's services and applied for financing to raise goats. Today, she owns three goats worth approximately 40,000 BDT (USD 330). By taking loans in her own name, she supports her husband's farming, built her own assets, and never had to borrow again from informal lenders.

"Through iFarmer's loan and guidance, I have improved my family's financial stability. I have never had to borrow from my relatives again and my dignity has been restored.

26 *Food and Agriculture Organization of the United Nations. (2023). National gender profile of agriculture and rural livelihoods: Bangladesh.*
27 *Bangladesh Bureau of Statistics. (2022). Report on the pilot survey on sex, age, and disability disaggregated data (SADDD) for climate change adaptation and disaster risk reduction.*

When Women Lead the Harvest

Training Programs for Female Farmers

Through iFarmer's services, female farmers have progressed beyond agriculture into stronger asset ownership and active participation in farming decisions. They are investing in livestock, improving cultivation practices, and contributing more to household income. This increased involvement has strengthened their role in agriculture and supported more stable and sustainable livelihoods for their families.

~USD 401,000

Economic Progress

Through iFarmer's financing, advisory, and digital services, our female farmers have collectively earned gross revenue of over USD 400,000 in 2025. Specially, our female farmers in livestock rearing have earned an additional USD 60 per livestock compared to previous years through systematic management and disease prevention.

45%

Future Investment

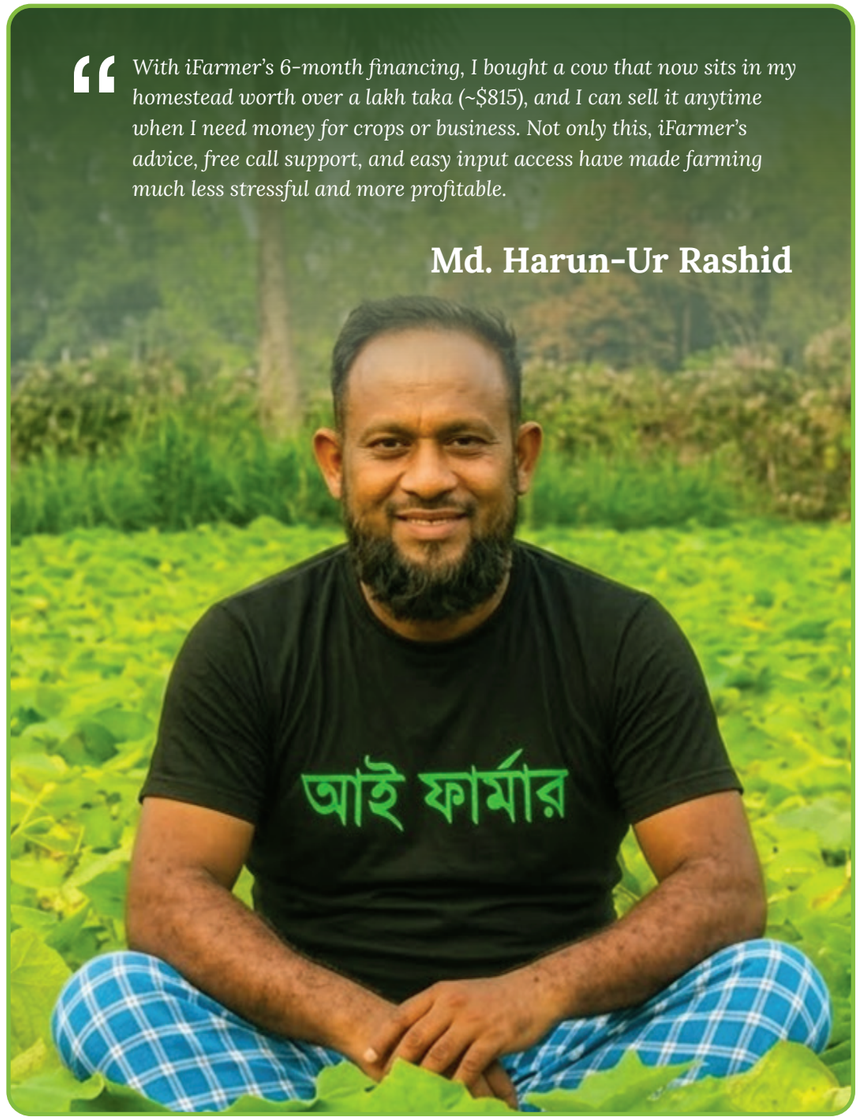
Over the past two years, 45% of our female farmers have invested an average of USD 760 to improve their agricultural practices and livestock rearing. During this period, they have also purchased an average of 2 livestock for their homestead farms.

53%

Adopting Best Practices

At iFarmer, our female farmers have been in constant engagement with agricultural best practices through our training programs and digital services. As a result, 53% of our female farmers have adopted advanced practices in cropping and livestock rearing such as seed selection and on-time vaccination.

Impact Beyond Yields



Smallholder and landless farmers in Bangladesh face systemic economic barriers that limit their productivity and overall household welfare. According to the Productive and Sustainable Agriculture Survey 2025, approximately 55.6 percent of the country’s farmland is currently categorized as economically underperforming [28]. At iFarmer, we have been working to address these challenges by building an ecosystem that serves farmers effectively. Over the years, we have closely studied how our services influence key socio economic indicators to understand their impact on improving farmers’ livelihoods.

~USD 266,000 Saved

Reduced Reliance on Informal Finance

Farmers who previously relied on informal financing had to pay an upfront cost of about USD 18 for every USD 1,000 just to access financing. Since joining iFarmer, 45% of our farmers have fully shifted away from these sources and now collectively have saved more than USD 266,000 each year.

~7,500 acres

Initiation of New Crops

For smallholder farmers initiating a new crop on their farms constitutes a major risk as they might not get necessary financing, inputs and advisory needed for this new crop. With iFarmer, 28% of our financed farmers have adopted new crops, covering a total of more than 7,500 acres of land.

57%

Livestock as an Investment

Previously, smallholder farmers had to save for years to purchase livestock, which serves as a long term investment for their homesteads. Currently, with increased income through iFarmer services, 57% of farmers have invested in livestock, spending an average of USD 918.

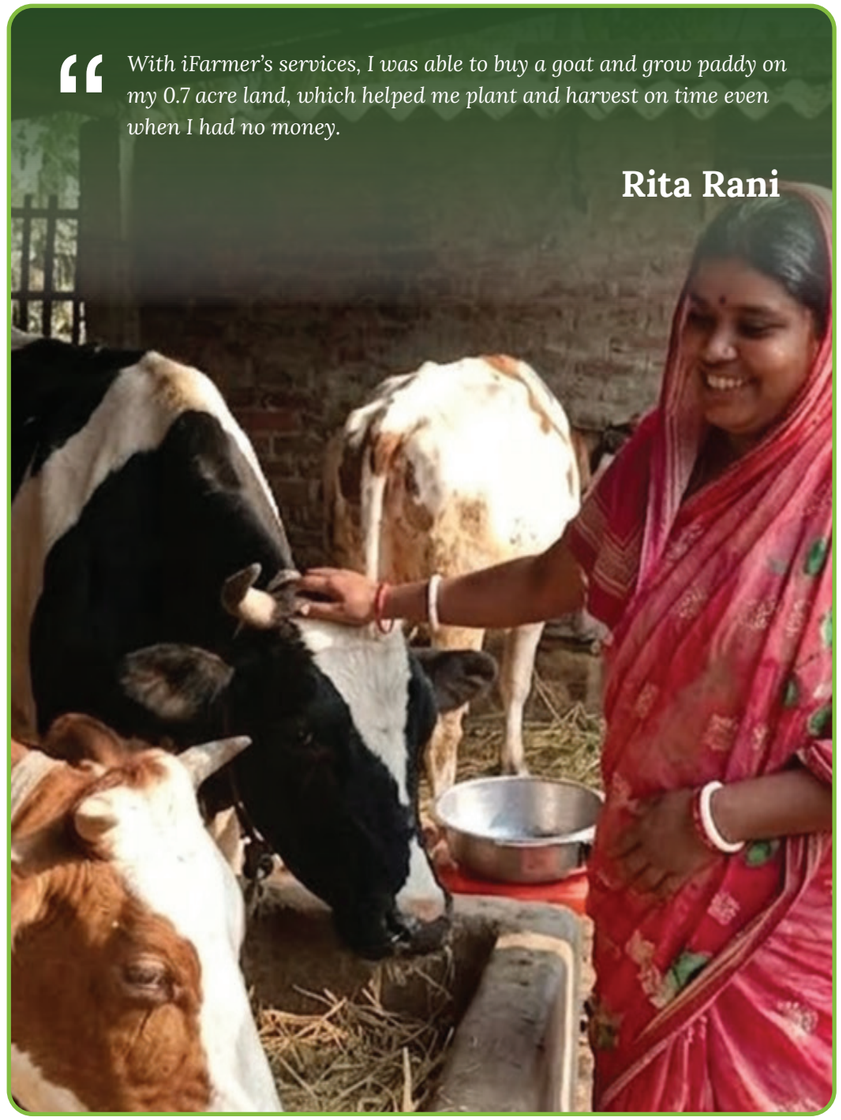
85%

Adopting Best Practices

For smallholder farmers, adopting best practices such as micronutrient use, vermicompost, or forage grass is challenging due to limited knowledge and access to inputs. However, through iFarmer’s integrated system, 85% of farmers have adopted these practices over the past two years.

28 *Bangladesh Bureau of Statistics. (2025). Productive and Sustainable Agriculture Survey 2025.*

Impact Beyond Yields



~3,000 acres

Asset Investment

Owning homestead, commercial or agricultural land is a major part of wealth building for farming families in Bangladesh. Through continued progress throughout the last 3 years through iFarmer, our farmers have invested cumulatively to buy more than 3,000 acres of commercial and homestead land.

60%

Market Awareness

For smallholder farmers, changing crop patterns or starting a new crop to meet market demand is often difficult because of limited resources. Yet, in the past two years, 60% of our farmers have successfully adjusted their land use or launched entirely new crops in response to market needs.

56%

Moving towards Savings

With higher income and guidance from expert advisory through iFarmer, 56% of our farmers have begun saving in banks, averaging about USD 1,250 per farmer annually.

18%

Digital Literacy

18% of our farmers have started using digital platforms like YouTube and Facebook to access agricultural information, learning new farming techniques, market trends, and best practices to improve their crop and livestock management.

SUSTAINABILITY

Development Partnerships

Development organizations have played an important role in improving agriculture in Bangladesh, especially for smallholder and marginalized farmers. Many farmers in rural areas have limited access to formal agricultural extension services, so development partners help bridge this gap. A major focus of these programs is upskilling farmers with practical knowledge. Farmers are trained on topics such as proper use of agricultural inputs, disease and pest management, maintaining soil health, and better post-harvest handling. In Bangladesh, these trainings are often delivered through village meetings, farmer groups, and demonstration plots so farmers can learn by seeing the results in their own communities. Development organizations also play a strong role in supporting female farmers. In many rural households, women are heavily involved in livestock rearing and homestead farming but often lack access to training and resources.

Since its inception, iFarmer has worked closely with development partners to amplify the impact of such initiatives. By combining its digital ecosystem, field presence, and data-driven insights with the expertise of development organizations, iFarmer helps ensure that interventions reach farmers effectively and translate into measurable improvements in farming practices, resilience, and livelihoods.

Bringing Behavioral Change Among Farmers

iFarmer collaborates with development partners to design programs that encourage farmers to adopt improved agricultural practices. Through iFarmer's ecosystem and community based processes of development organizations, farmers gradually shift toward better agricultural practices.

Building Trust Within Farming Communities

Trust is essential for farmers to adopt new technologies or financial products. By partnering with well-established development organizations, iFarmer is able to engage farmers through familiar community channels, demonstrations, and trusted field facilitators.

Experimenting Farmer-Centric Solutions

Development programs often require real-world validation before scaling. iFarmer's network of farmers and centers enables partners to pilot and test innovative solutions—from advisory models and financing products to new farming techniques—while collecting feedback and performance data from farmers.

Scaling Proven Interventions

Once solutions are validated, iFarmer helps development partners scale them efficiently through its integrated ecosystem of financing, advisory, and input access. This ensures that successful interventions move beyond pilot projects and reach thousands of farmers across regions.

Some of Our Development Partner Organizations

USDA

Roots of Impact

care

UNCDF Microfinance • Capital Development

swisscontact

SNV Impact that matters

Sustainable Development Goals

SDG1

SDG2

SDG5

SDG8

	2025
Number of Farmers Receiving Access to Formal Financing	32,152
Cumulative Savings (USD) Through Accessing Formal Financing	$2,749,930
Amount of Produce (tonnes) Sold Through iFarmer	55,258
Cumulative Savings (USD) in Farm-to-Market Cost Through iFarmer	~$396,000
Female Farmers as a Percentage of iFarmer Portfolio	45%
Cumulative Agricultural Asset Ownership (USD) by Our Female Farmers	~$233,000
Number of Farmers Receiving Advisory Access Through iFarmer	62,870
Cumulative Increase in Income (USD) for Farmers Through iFarmer	$566,387

iFarmer aligns its operations with the Sustainable Development Goals (SDGs), focusing on addressing critical challenges faced by smallholder and marginalized farmers in Bangladesh. We have strategically selected SDG targets where its interventions can generate measurable and meaningful impact, spanning poverty alleviation, food security, gender equality, and economic growth.

The selection of indicators for each SDG follows a clear and structured approach. Primarily, indicators are chosen based on relevance to the SDG target, feasibility of measurement, and the ability to reflect tangible outcomes of iFarmer's interventions. Relevance ensures that each indicator is directly linked to the SDG's core objective, capturing changes that align with poverty reduction, food security, gender empowerment, or economic growth. Feasibility focuses on the practicality of data collection, ensuring that indicators can be reliably measured using existing operational data, farmer surveys, and financial records without imposing undue reporting burdens.

Our Culture

Trust and Integrity

An environment where mutual trust can develop and that allows us to discuss matters openly.

Judgment

Opportunity to combine personal qualities with relevant knowledge and experience to form opinions.

Curiousness

A learning mindset which ensures we reflect and learn from our successes and failures.

Courage

The courage to think big, communicate bold direction and make it happen to serve our customers and inspire results.

Impact and Inclusiveness

The belief that we are on the face of the Earth to create impact that will change the world not for just a few but for many.

Getting things done

The strength that allows us to rise to the occasion and deliver what is expected of us despite any and all setbacks.

Our Culture

N M Tanvir Siddiki

Research Coordinator & GIS Analyst

Working at iFarmer has been a truly rewarding journey over the past five years. What motivates me most is knowing that our work helps reduce farmers' costs, improve productivity, and build a stronger, more sustainable agricultural ecosystem in Bangladesh.

Raisa Azam

Associate UX Designer

The supportive culture of ownership, open communication, and continuous learning has allowed me to grow as a more thoughtful designer, and I look forward to contributing to intuitive user experiences while taking on a more strategic role in shaping product design.

Jinnun Nahar

Sr. Executive-Agri Machinery & Mechanization

As a female agricultural engineer in a field where women are still rare, iFarmer gave me the space to work, learn, and lead with confidence. This experience has inspired me to keep growing, support more women entering this space, and help expand mechanisation that truly benefits farming communities across the country.

Chingla Marma

Executive E-commerce

My journey at iFarmer as an E-commerce Executive has been a rewarding learning experience, where working closely with the Agri-Inputs, Product, Marketing, and field teams helped me better understand retailer and the agriculture value-chain more.

Awards & Recognitions

Orange Seal Certification

In 2024, iFarmer received the prestigious “Orange Seal” from Impact Investment Exchange (IIX) Global for our work in driving gender equality and climate action across Bangladesh.

Forbes 100 To Watch - Asia

In 2025, iFarmer became one of the Forbe’s 100 startups to watch in Asia due to its commitment and continuous work of empowering smallholder farmers in Bangladesh.

Measuring What Matters

Our Principles

Transparency

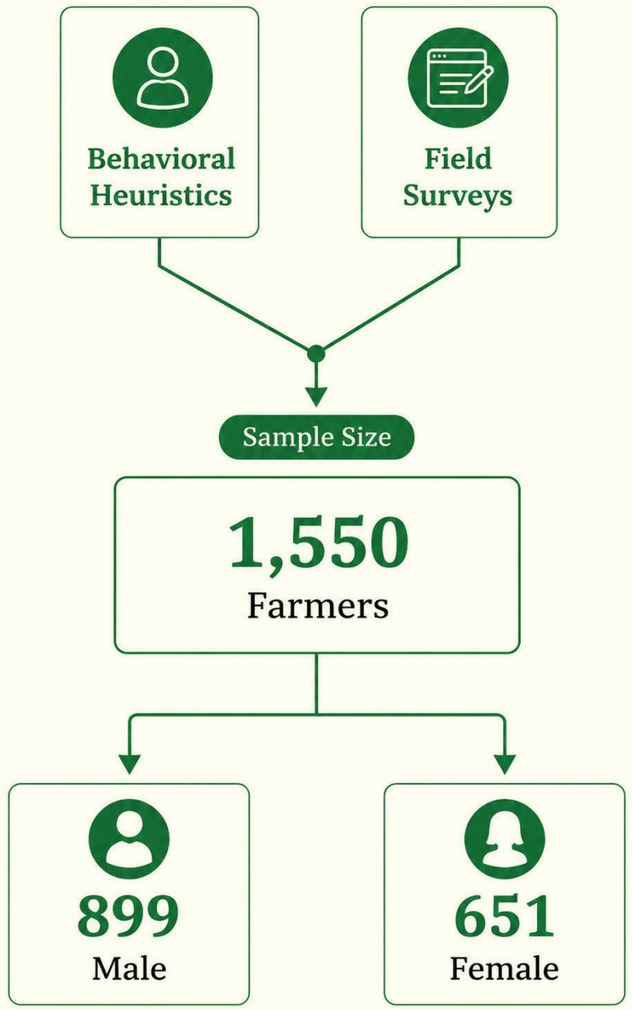
across our methadology and collected data

Collaboration

across farmer communities for continuous improvements

Actionability

in insights and meaningful operational improvemets



Multi-Modal Integration

We integrate multiple data sources including financial footprint from Sofol, behavioral heuristics from our credit scoring engine, and adoption of precision agriculture Folon, to better understand farmers.

Cyclic Measurements

Our cyclical assessments are strategically placed to gather insights at all stages: from pre-seeding to harvesting and post-harvest outcomes (e.g., market access, income and finance management).

Finding Behavioral Insights

Our primary aim is to gain a deep understanding of farmers' behavioral patterns in agriculture, focusing on decision-making, resource use and adoption of sustainable practices

Why iFarmer Wins

Our Impact Driven Philosophy

Every aspect of iFarmer's operations is guided by a commitment for improving the livelihoods of smallholder and marginalized farmers across 42 districts of Bangladesh.

Unique Blend of Physical & Digital Model

iFarmer combines strong community-based engagement with digital platforms. Our physical presence builds trust among farmers, while our digital applications extend this trust by delivering timely, precise, and accessible services.

Driving Impact Across the Value Chain

Our services support farmers throught their farming journey—from availing financing, accessing inputs and advisory at the start of the season to harvesting and connecting with markets—enabling farmers to take greater ownership of their production and sales.

Impact Measurement & Improvement

We continuously measure the impact of our operations to understand what works best, improve our services, expand our reach, and strengthen the livelihoods of farmers we serve.

Contributors

1 Mohammad Adeeb Sharif
Impact Evaluation Manager

2 Md. Mohoshin Reza Milton
Senior Impact Researcher

3 Mainul Islam Labib
Data and Research Analyst

4 Samia Rahman
Monitoring Officer

5 Md. Faysal Sarker
Designer