

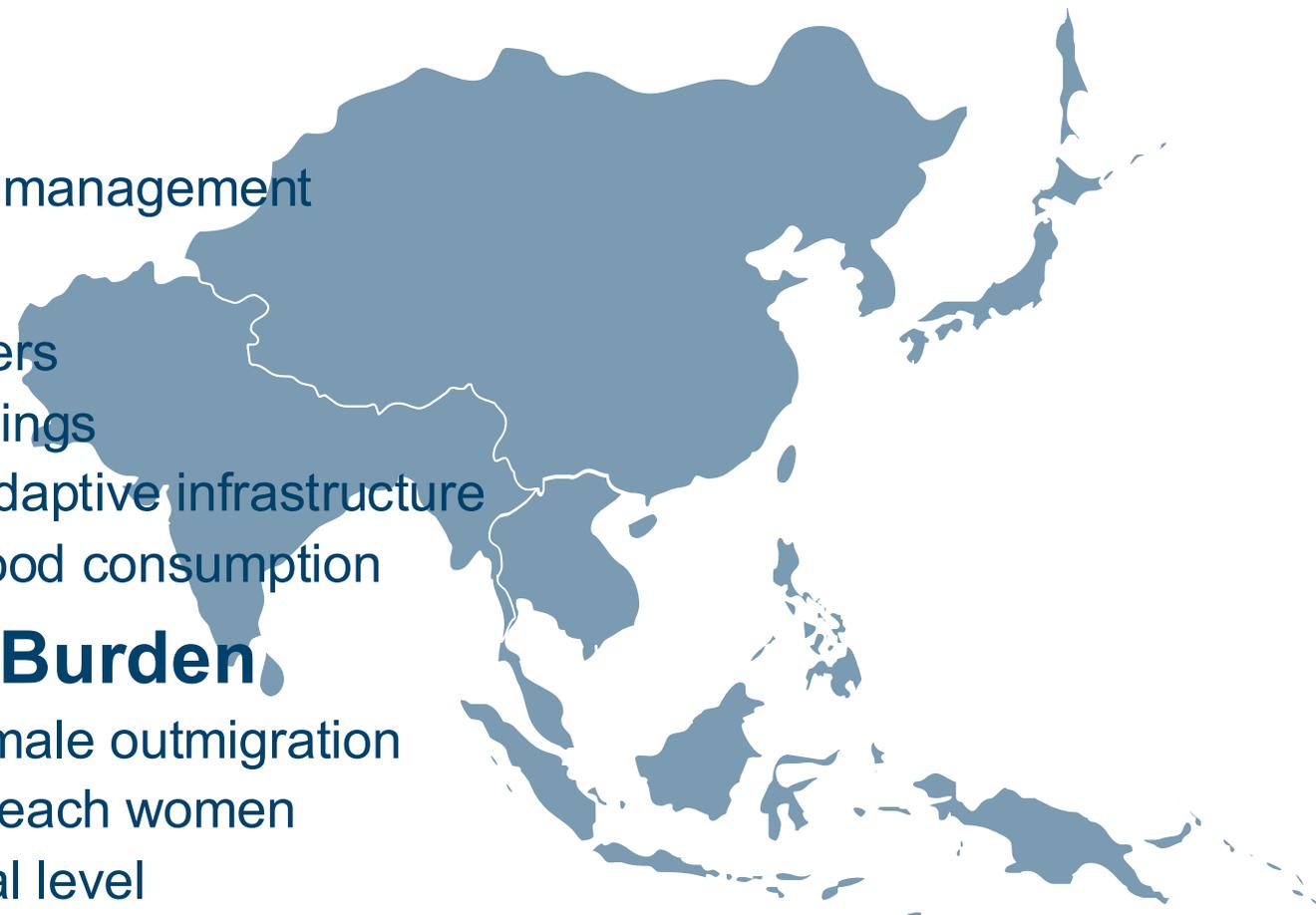
WOMEN LED COOPERATIVES DELIVERING LOCAL ADAPTATION ACTIONS



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- **Rural Growth Gap**
- **Climate is Reshaping Agriculture**
 - From seasonal livelihood to continuous risk management
- **Smallholders at the Frontline**
 - ~80% of Asia's food produced by smallholders
 - Predominantly small & fragmented landholdings
 - Limited irrigation, storage, insurance, and adaptive infrastructure
 - Crop failure → debt, asset sales, reduced food consumption
- **Women Carry Disproportionate Burden**
 - Women increasingly manage farms due to male outmigration
 - Only ~5% of extension services effectively reach women
 - <10% of global climate finance reaches local level





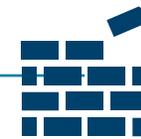
Knowledge and capacity gaps



Financial and credit constraints



Limited access to timely and localized climate information



Infrastructure barriers - roads, processing facilities



Under resourced extension services



Deep-seated gender imbalances

DIGITALLY EMPOWERED WOMEN FARMERS

- Women led cooperatives organized 1.09 million women farmers
- 367 community based digital hubs in cooperatives
- 1300 trained digital facilitators
- Peer learning – digital learning, interactive digital boards and smart televisions
- Cooperatives in partnership with Agri-tech company-GeoKrishi
- Access to knowledge on localized agriculture practices of 60+ commodities and livestock



COOPERATIVES INSTITUTIONALIZING RURAL ECONOMY

- Women led Cooperatives in Bangladesh are providing 13 various services to the last mile
- 101 cooperatives in Bangladesh serve 100,334 smallholder farmers with agriculture specific services
- 300 cooperatives in Nepal are serving above 480,000 smallholder farmers
- Eighty-Four cooperatives in Cambodia provide package of services to small holder farmers
- Enabling adaptation actions for farmers

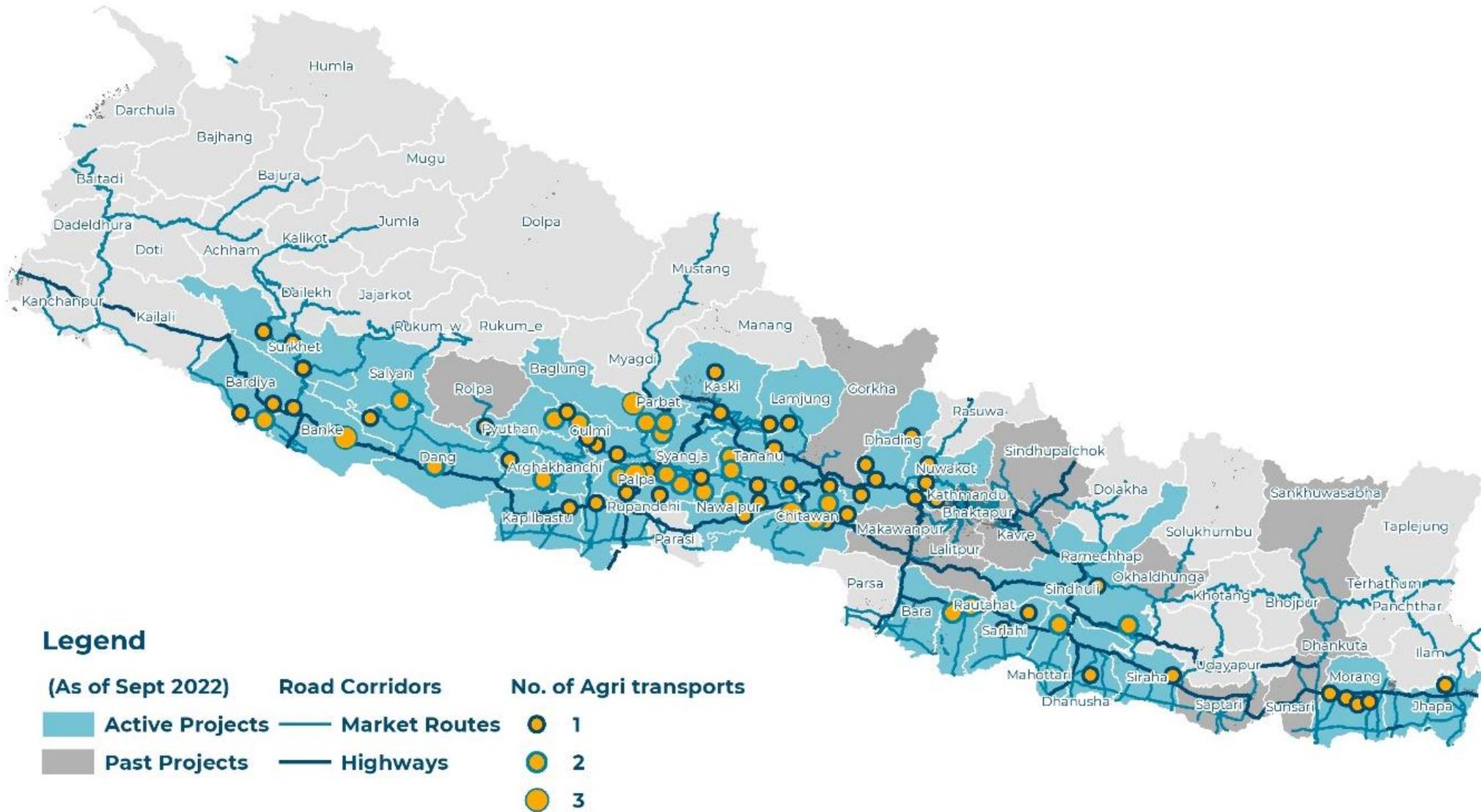


INFRASTRUCTURE ADVANCING ADAPTATION

- Cooperatives operated 172 collection centers and 529 outlets in Nepal
- As COVID stalled farm supplies to market, Women led cooperatives in Cambodia, Bangladesh, India and Nepal utilize **Agri transport vehicles** for door-to-door collection of milk, vegetables, and goats.
- In Bangladesh, 14 solar pumps are established and managed by the cooperatives which have reduced water cost for the farmers.
- In Cambodia, Greenhouses and solar irrigated farms co-financed by cooperatives enable farmers to adapt to heat stress and drought producing year-round vegetables that fetch good price and provide better nutrition.



WOMEN LED COOPERATIVES – CONNECTING MARKETS

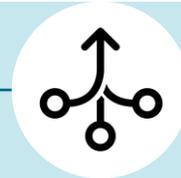


- In Nepal, 113 Cooperatives each invested 46% of the cost (932,000 USD), local government contributes 4% (USD 75,000) while Heifer International invested 50%(USD 990,000)

REBUILDING EXTENSION SERVICES

- Soil doctors in Jashore, Bangladesh are trained and placed in cooperatives
- 66 soil doctors provide regular sampling and testing service - technical data with input recommendations from government labs are delivered to the farmers.
- In Bihar, 179 Community Agrovet Entrepreneurs (CAVEs) linked with Farmer Producer Organizations – Farmers report – goat mortality reduced from 53% to 9.3%
- In Nepal, 1048 Community Agrovet entrepreneurs are placed in cooperatives, 35% are women, delivering efficient services





Trusted intermediaries for aggregation



Adoption and Scaling of climate-resilient practices



Collective risk management and buffering against climate shocks



Financial intermediation for adaptation investments



Inclusive governance and local adaptation leadership

- Resilience is built first through mindset, behavior, and values, before technologies or assets are introduced.
- Personal transformation shifts how marginalized women see themselves - from excluded laborers to capable leaders, driving behavioral change in decision-making, risk-taking, and stewardship of resources.
- Anchored in values, this transformation fosters accountability, equity, and a long-term regenerative attitude.
- Trust and collective effort function as critical adaptation infrastructure
- Women design, test, and scale solutions rooted in local knowledge and realities, ensuring relevance and ownership – this is locally led