



RESILIENT YOUNG FARMERS

THE APFP-FO4A JOURNEY TOWARD
STRENGTHENING FARMERS'
ORGANIZATIONS IN BANGLADESH

a COAST Foundation publication/2025

THE COOPERATIVE FARMING MODEL

The cooperative plays a central role in guiding farmer members through each stage, providing interest-free loans, training, technical support, and quality inputs. It ensures regular monitoring and product accreditation, adds value through processing and packaging, and connects farmers directly to markets. By providing financial support, skills, quality, and delivery, the cooperative enhances market access, strengthens resilience, and builds sustainable rural economies.





Resilient Young Farmers:

**THE APFP-FO4A
JOURNEY TOWARD
COMMERCIALIZATION
AND EMPOWERMENT
IN BANGLADESH**

A 5-Year Journey of Strengthening Farmers' Organizations (2021-2025)
COAST Foundation - In Partnership with AFA, IFAD, and the EU

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Investing in rural people



BANGLADESH FARMERS FOUNDATION



participates
in survival strategies
of coastal poor

COAST Foundation



APFP-FO4A



Implemented by



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Content

| | |
|----|--|
| 07 | Executive Summary |
| 08 | About the APFP-FO4A Program |
| 09 | Bangladesh in Focus: Context and Relevance |
| 10 | APFP-FO4A Program Goals and Strategy |
| 11 | Key Achievements and Results |
| 15 | Inclusive Farmers' Organizations for Policy and Rural Transformation |
| 15 | Resilient and Sustainable Farmers' Organizations |
| 19 | Monitoring, Evaluation, Learning, and Accountability |
| 19 | Fiduciary Performance |
| 21 | Challenges, Lessons Learned, and Looking Ahead |
| 22 | Conclusion |

Acronyms

| Acronym | Full Form |
|---------|--|
| AFA | Asian Farmers' Association for Sustainable Rural Development |
| AGM | Annual General Meeting |
| APFP | Asia-Pacific Farmers' Program |
| FO4A | Strengthening Farmers' Organizations for Asia |
| AWPB | Annual Work Plan and Budget |
| BFF | Bangladesh Farmers Foundation |
| BP | Business Plan |
| COAST | Coastal Association for Social Transformation Trust |
| EC | Executive Committee |
| EU | European Union |
| FO | Farmers' Organization |
| FEAT | Farmers' Enterprise Assessment Tool |
| RISE | Resilient, Inclusive and Sustainable Enterprise |
| IFAD | International Fund for Agricultural Development |
| MEAL | Monitoring, Evaluation, Accountability, and Learning |
| MoV | Means of Verification |
| NIA | National Implementing Agency |
| RIA | Regional Implementing Agency |

PROJECT WORKING AREA



PROJECT WORKING AREA

| No. | Name of the district | Number of FOs |
|-----|----------------------|---------------|
| 1. | Cox's Bazar | 01 |
| 2. | Mymensingh | 03 |
| 3. | Thakurgaon | 01 |
| 4. | Dinajpur | 02 |
| 5. | Gazipur | 02 |
| 6. | Lakshmpur | 01 |
| 7. | Panchagarh | 01 |
| 8. | Jamalpur | 01 |
| 9. | Pirojpur | 01 |
| 10. | Netrokona | 01 |
| 11. | Patuakhali | 01 |
| 12. | Khulna | 02 |
| 13. | Sherpur | 01 |
| 14. | Bandarban | 01 |
| 15. | Bhola | 02 |
| 16. | Gaibandha | 01 |
| 17. | Kurigram | 01 |
| 18. | Sunamganj | 02 |

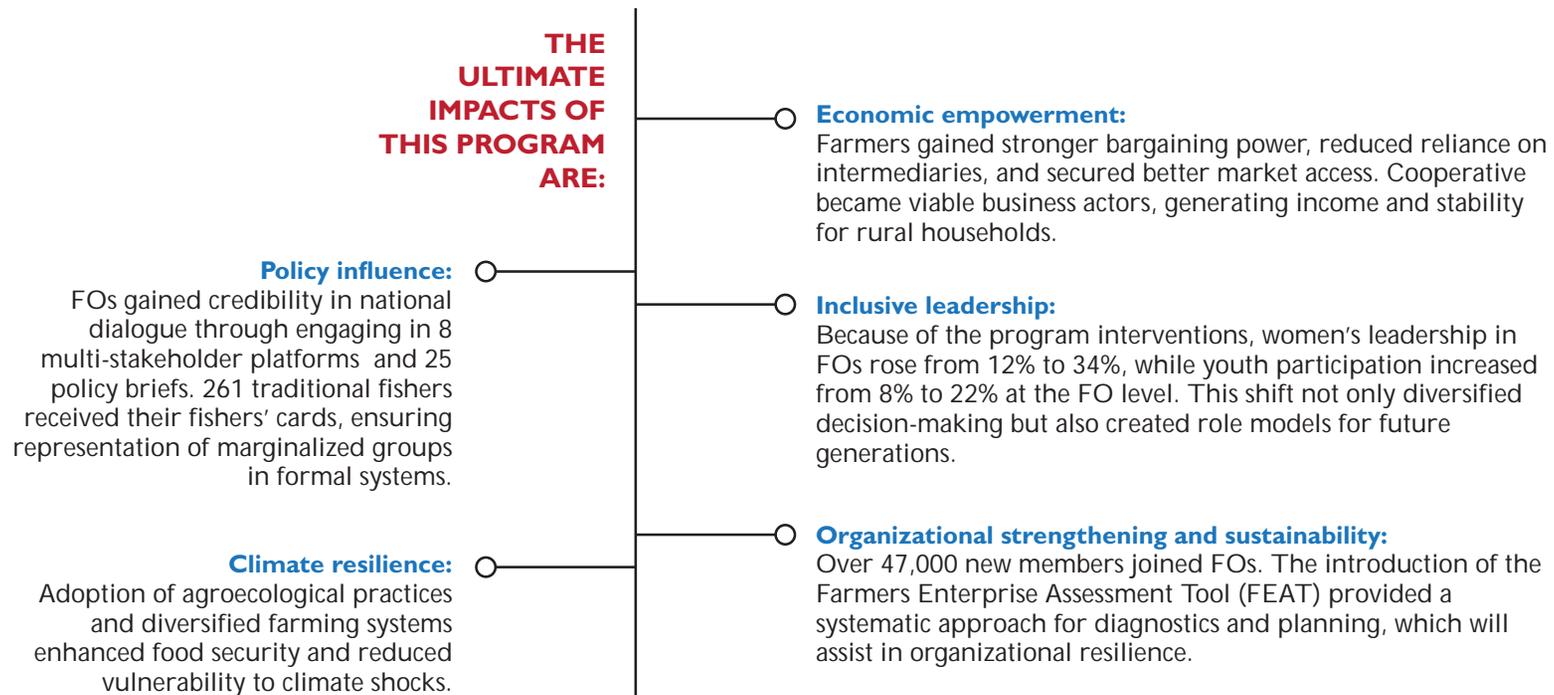
EXECUTIVE SUMMARY

The APFP-FO4A program (2021–2025), implemented in Bangladesh by COAST Foundation (as NIA Bangladesh) in partnership with AFA, LVC, IFAD, and the EU, was a transformative initiative. It was designed to strengthen the institutional, economic, and advocacy capacities of Farmers’ Organizations (FOs). Its overarching goal was to enable FOs to deliver sustainable, demand-driven services and engage effectively in policy dialogue, ultimately improving the livelihoods of smallholder farmers and their communities.

Over five years, the program reached more than 12,000 farmers, 35% women, and 18% youth across 30 FOs, across 18 districts. It prioritized cooperative farming, enterprise development, inclusive governance, agroecology, and climate-resilient practices. Nine FOs developed business plans, six of which received BDT 12.8 million

These investments enabled the marketing of over **593 tons** of produce and directly benefited **14,476 producers**, contributing to improved livelihoods for over **173,000 rural people**.

in grants to implement their planned initiatives on their prioritized agricultural product. These investments enabled the marketing of over 593 tons of produce and directly benefited 14,476 producers, contributing to improved livelihoods of over 173,000 rural people. Beyond numbers, the program touched lives in profound ways.



Ms. Rimatunnesa, 32, a young mustard farmer in Thakurgaon district in northern Bangladesh, exemplifies how youth can thrive when given access to training, markets, and leadership opportunities. Traditional fishers in Bhola and Cox's Bazar, once excluded from formal systems, found recognition and dignity through policy inclusion. These stories reflect a transformation, where marginalized voices are heard, where women lead with confidence, and where rural communities build resilience together.

ABOUT THE APFP-FO4A PROGRAM

The APFP-FO4A program is a regional initiative designed to enhance the organizational, economic, and advocacy capacities of FOs, enabling them to deliver sustainable services to their members and operate as credible development actors within agricultural and market systems. Rather than focusing only on training or mobilization, or policy advocacy, the program supported FOs to provide services, including savings, credit facilities, advisory, capacity building, and technical support to the members, to design and implement agribusiness plans on different commodities, focusing on the production of priority commodities, collective marketing and fair price through FOs, and to do advocacy for ensuring farmers' rights and gender-responsive budgeting.

THE IMPLEMENTATION OF THIS PROGRAM IN BANGLADESH HAS PRIORITIZED:

strengthening cooperative governance and leadership functionality;

supporting FO-led business planning, value chain engagement, and enterprise development;

enhancing market access and financial linkages for member-based production systems;

increasing participation of women and youth in governance and enterprise roles;

promoting evidence-based monitoring, adaptive learning, and transition planning;

engaging in effective policy dialogue for the improved livelihoods and incomes of smallholder farmers or producers.



The Bangladesh intervention has engaged diverse categories of FO. These institutions operate within multiple agro-ecological zones and commodity systems, reflecting the heterogeneity of agricultural livelihoods across the country.

It contributes to national and regional priorities related to smallholder market competitiveness, food system resilience, climate adaptation, and inclusive rural economic growth. It also aligns with donor priorities around enterprise professionalization, governance maturity, inclusive leadership, and structured value-chain participation among rural producers' organizations.

BANGLADESH IN FOCUS: CONTEXT AND RELEVANCE



According to the World Bank, Bangladesh, agriculture remains a cornerstone of the rural economy, accounting for 11.2% of the national GDP and employing over 45% of the labor force [World Bank]. Smallholder farmers, who cultivate less than 1.5 acres on average, make up nearly 84% of the country's agricultural producers. Despite their central role in ensuring food security, these farmers face challenges that limit their productivity and resilience.

Access to formal financial services remains a significant barrier, only 27% of smallholders can secure institutional credit, leaving the majority dependent on informal lenders who often charge exorbitant interest rates. Market integration is similarly constrained, with fewer than 20% of smallholder producers participating in structured value chains. Climate-related shocks further exacerbate the situation. Each year, over 70% of farming households are affected by floods, cyclones, salinity intrusion, or droughts, with coastal and charland regions being particularly vulnerable.

FOs have emerged as a critical mechanism to address challenges in rural economies. Yet, findings from the project scoping study in 2020 revealed that 60% of FOs lacked formal governance

The APFP-FO4A program was launched in 2021 to address these institutional and economic gaps. Over five years, the program engaged **30 FOs across 18 districts**, directly reaching more than **12,000 smallholder farmers**. Among them, **35% were women and 18% were youth**, reflecting a deliberate effort to foster inclusive participation.

structures, while 72% operated without agri-business plans or financial records. Market access remains weak, with fewer than 15% of FOs maintaining direct market linkages, leaving smallholder farmers vulnerable to intermediaries. Gender and youth inclusion were also limited: only 14% of leadership roles were held by women, and youth participation was below 10%.

The APFP-FO4A program was launched in 2021 to address these institutional and economic gaps. Over five years, the program engaged 30 FOs across 18 districts, directly reaching more than 12,000 smallholder farmers. Among them, 35% were women and 18% were youth, reflecting a deliberate effort to foster inclusive participation. The program's interventions focused on strengthening governance, building enterprise capacity, facilitating access to finance and markets, and amplifying farmers' voices in policy dialogues.

This approach aligns closely with Bangladesh's 8th Five-Year Plan, which emphasizes inclusive rural development and agricultural modernization. It also supports reducing rural poverty through institutional strengthening and market access, and complements on civil society empowerment and climate-resilient livelihoods.

By addressing both internal organizational weaknesses and external market barriers, the APFP-FO4A program has helped reposition FOs as credible actors in Bangladesh's agricultural transformation. These FOs are now better equipped to deliver services, lead enterprise initiatives, and represent the interests of smallholder farmers in both economic and governance spheres.

APFP-FO4A PROGRAM GOALS AND STRATEGY

The APFP-FO4A program in Bangladesh is designed to empower FOs to become resilient, inclusive, and professional institutions that sustain enterprise growth and improve small-scale farmers' livelihoods. Its core focus is on building FO capacities to deliver reliable services, lead cooperative businesses, and engage in markets and policy advocacy.

The program is guided by the interrelation of organizational strengthening, enterprise professionalization, and leadership development. It emphasizes four dimensions: governance maturity for transparency and accountability, financial integrity for trust and sustainability, market integration for competitiveness and profitability, and member participation for inclusivity and equity. Together, these dimensions enable FOs to become capable of driving growth, improving the livelihoods of their members, and representing farmer interests at all levels.

This holistic vision positions FOs as central actors in agricultural transformation, capable of adapting to challenges while driving growth and innovation. The program's strategy unfolds through several pathways that reinforce one another:

- **Strengthening Governance Systems:** Establishing clear governance guidelines, accountability, and participatory decision-making to foster trust and legitimacy.
- **Financial Management:** Enhancing internal control systems, books of accounts, financial discipline, and enterprise performance monitoring to ensure long-term sustainability.
- **Enterprise Development:** Supporting FO-led business planning, value chain, and market-driven production models that increase competitiveness and profitability.
- **Inclusion of Women and Young Farmers:** Expanding opportunities for women and youth to take on leadership roles, participate in governance, and contribute to enterprise development.
- **Climate-Adaptive Practices:** Encouraging innovation and sustainable production models that help farmers adapt to climate change and environmental risks.
- **Evidence-Based Planning:** Institutionalizing tools for enterprise

assessment, transition planning, strategic planning, and business continuity to guide improvement pathways.

- **Policy Advocacy:** Equipping FOs to engage in issue-based advocacy, ensuring farmer voices are represented in policy dialogues and decision-making processes.

The program's implementation approach is integrated and participatory, combining capacity development, peer learning and exchange, enterprise assessment and monitoring, partnership opportunities with market actors, service providers, and policy-making bodies, and systematic engagement with governance and market systems to position FOs as credible and influential stakeholders.

All these approaches ensure that FOs are not only improving internally but also enhancing their external role in markets and government departments.

Through this strategy, the APFP-FO4A program aims to build FOs that are resilient, inclusive, and professional. By advancing governance systems, financial discipline, enterprise capacity, and advocacy, it empowers small-scale farmers with sustainable livelihoods and stronger market access. In turn, farmers gain a collective voice that allows them to shape their economic futures and influence policies, contributing to a broader transformation of agriculture in Bangladesh.



KEY ACHIEVEMENTS AND RESULTS

Business Development: Economic Services and Value Chains

This component focused on transforming FOs into structured, market-oriented enterprises.

Key Results:

- 12 FOs (43%) developed and implemented their BPs both with and without support from the program. 68% of participating FOs established direct linkages with buyers, reducing reliance on intermediaries.
- 6 FOs introduced branded packaging and labelling, improving product visibility and consumer trust.
- 17,583 FO members received technical and economic services; 31% were women and 23% were youth.
- 593.65 tons of marketed products (all value chains) were produced by FOs members.
- 173,589 smallholder rural producers with improved income, food security, and livelihoods.
- 14,476 individual producers benefiting from FOs' economic initiatives. 22 FOs are providing at least two economic services to their members.

Business Plan Development and Implementation

The program supported six FOs with approved business plans on organic vegetables, aromatic rice, paddy seeds, mustard oil, maize, dry fish, and tea production. The total investments were over USD. 144,000. These initiatives are not only strengthening enterprise capacity but also positioning FOs as competitive market actors. Each plan reflects innovation, climate-responsiveness, and cooperative entrepreneurship, demonstrating how targeted support can transform smallholder farmers into sustainable economic leaders.

| SL | BP title | Name of FO | Approved Amount (USD) |
|----|---|---|-----------------------|
| 1 | Safe and organic vegetable cultivation at homestead land and marketing. | Gram Unnayan Sangastha (GRAUS) | 5,470.00 |
| 2 | Aromatic rice production, processing/packaging, and marketing | Dighon (Uttar Para) CIG (Fashal) Somobay Samity Ltd. | 5,470.00 |
| 3 | Scale-up business proposal for Aromatic and Minket rice production | Dighon (Uttar Para) C.I.G. (Fashal) Somobay Samity Ltd. | 23,459.00 |
| 4 | Paddy seeds production | Ghoraghat Krishak Moitree Somobay Samity Ltd. (GKMSSL) | 24,190.00 |
| 5 | Mustard oil and maize production | Ranasia ICM Krishan Krishani Somobay Samity Limited (RIKKSSL) | 28,260.00 |
| 6 | Dry fish production | Nazirartek Motshojibi Somobay Somity Limited (NMSSL) | 29,135.00 |
| 7 | Black tea production | Panchagarh Tea Production Somobay Samity Ltd. (PTPSSL) | 28,587.00 |

Growing Together with Cooperative Farming Practices *Strengthening Farmers' Confidence, Collective Enterprise, and Shared Prosperity through Cooperation*

On a cold winter morning in Matiani village, Thakurgaon, 28-year old Selina Aktar walked to her mustard field with quiet confidence. Facing financial hardship at the season's start, she turned to her Farmers' Organization, Ranasia ICM Krishan Krishani Somobay Samity Ltd. (RIKKSSL), and received BDT 60,000 in interest-free financing. She repaid the loan in mustard seed after harvest, a community-agreed model that spared her from predatory lenders.

Over two years, 68 farmers accessed similar support. The FO processes and markets mustard oil in-house, ensuring members retain value and reduce dependence on

intermediaries. What began as a volunteer-led initiative has matured into a structured enterprise with part-time staff and financial systems. Despite challenges like market competition, limited technical skills, and climate variability, members remain committed to improving governance, savings, and skills.

For Selina, the FO is more than a lender, it is a symbol of solidarity and shared prosperity. Her journey reflects how cooperative farming fosters resilience, empowers smallholders as entrepreneurs, and builds a path toward self-reliance and fairer markets.

RIKKSSL – Strengthening Farmers through Collective Enterprise

Ranasia ICM Krishan Krishani Somobay Samity Ltd. (RIKKSSL) supported 68 farmers with flexible financing through internal lending, enabling timely access to capital for production. The FO established its own mustard oil processing plant, reducing intermediary dependence and adding value locally. Annual sales of mustard oil generated approximately BDT 0.3–0.5 million, directly strengthening household incomes.

To smooth operations, RIKKSSL hired part-time staff, introduced financial record-keeping, and expanded its market presence. At the same time, it promoted community-led initiatives, including high-value crop production and agroecological farming.

This experience demonstrates how collective action can combine enterprise growth, financial inclusion, and sustainability to empower farmers and strengthen local food systems.

Policy Advocacy: To Enable Business Environments

This component strengthened the external ecosystem for FO-led enterprises

Key Results:

30+ FOs participated in structured dialogues with local government and market actors.

8 multi-stakeholder platforms were activated to support FO visibility and policy engagement.

25 policy briefs and position papers were developed and presented in national and regional forums.

The First Young Farmers Boot Camps & Agrilympics (YFCA) 2025 was held with participation from 86 youth members of the Bangladesh Farmers Foundation (BFF) platform, other networking members, and university volunteers.

More than 75 FO-level meetings to identify challenges & opportunities on different issues, including access to finance, market access, Family Farming for Sustainable Food Systems, etc.

261 small-scale fishers received food support during fishing ban periods due to successful policy lobbying.

3 national policy recommendations integrated into ongoing government dialogues.

Promotion of 9-10 agroecological and climate-resilient agri-techniques.

FO members receive regular financial or technical support from the local government departments, e.g., Upazila Livestock Office, Upazila Agricultural Office, Upazila Youth Development Office, Upazila Women Affairs Office, etc.

Ongoing Advocacy Initiatives and the Future

Over the past five years, the APFP-FO4A program has led strategic advocacy to address policy and institutional barriers facing Farmers' Organizations (FOs) in Bangladesh. Key efforts included advocating for the administrative integration of FOs and the tea sector under the Ministry of Agriculture to ensure equitable access to government support and services.

The program also promoted financial inclusion by engaging banks to recognize cooperative models that rely on social capital and group guarantees. To protect deep-sea fishers, the program called for safety regulations and legal safeguards.

It also supported collective marketing of agro products, such as like sunflower and fruit through value chains, enhancing price negotiation and reducing intermediary dependence. Climate-resilient practices, including saline-tolerant crops and water-efficient methods, were scaled in coastal areas. Nature-based solutions such as the Maria model for local and indigenous seed preservations and community-led agroecological farming further strengthened food sovereignty and sustainability.

These initiatives have contributed to a more enabling policy environment. Going forward, the program aims to scale successful models, deepen peer learning, and institutionalize community-driven approaches for long-term impact.

Institutional Strengthening

The key results were:

- 100% of FOs are aware of the significance of improved governance practices, including regular EC meetings and documented decisions.
- 17 FOs institutionalized financial record keeping and internal audits.
- Women's representation in FO leadership increased from 12% to 34% over five years.
- Youth participation in governance roles rose from 8% to 22%.
- 16 youth committees formed.
- 5 FOs completed institutional self-assessments using the FEAT tool.
- FOs developed their strategic plan, business continuity plan, guidelines, etc.
- A total of 47,017 individuals were added as members of the FOs, where 16,850 were women and 13,331 were young farmers.
- To support institutional strengthening, a total of 12 learning exchanges were organized.

This component amplified FO voices and shared learning across networks

Key Results:

| | | |
|---|---|---|
| 30+ case studies, videos, and photo stories were produced and disseminated. | 15 learning sharing events were organized, engaging over 1,200 FO members and stakeholders. | 10 regional knowledge-sharing sessions were held with AFA and other partners. |
|---|---|---|

YOUNG FARMERS CAMP AND AGRILYMPICS (YFCA) 2025



The National Young Farmers Camp and Agrilympics (YFCA) 2025, held from 6–9 July 2025, stands out as one of the most significant milestones of the 2021–2025 program period. The event brought together 85 young farmers from across the country. It was the first nationally coordinated platform of its kind to integrate youth leadership, cooperative governance, climate resilience, innovation, and policy dialogue within a single structured process.

Designed as more than a conventional training event, YFCA 2025 functioned as a national assembly where young farmers collectively analyzed challenges, exchanged solutions, and developed individual and collective action plans. Participants completed 3-month and 6-month planning frameworks focused on climate-smart agriculture, agroecology, agribusiness, and leadership within FOs. Through experiential learning, policy engagement, and youth-led reflection, the event institutionalized youth voices in agriculture and established a precedent-setting model for future youth engagement in Bangladesh's food systems transformation.



NATIONAL WRAP-UP WORKSHOP 2025

The National Wrap-up Workshop 2025, held on 29-30 November 2025 at Lakeshore Hotel, Gulshan-2 in Dhaka, marked the formal conclusion of the APFP-FO4A program's 2021-2025 implementation cycle. Convened by COAST Foundation with participation from FOs, government institutions, development partners, and civil society actors, the workshop served as a national platform to synthesize evidence, validate achievements, and reflect on system-level learning generated across 18 districts and 21 FOs.

It brought together FO leaders, youth and women representatives, policymakers, and practitioners to collectively review and share their opinions on the performance and scalability of the program's cooperative-based agricultural business model.

The workshop played a strategic role in shaping the program's future interventions. Discussions focused on strengthening cooperative governance, institutionalizing youth and women's leadership, advancing agroecology and climate-resilient practices, and reinforcing fair market access through cooperative business models.



STRENGTHENING FARMER ORGANIZATIONS THROUGH PEER LEARNING

A total of 12 learning sharing exchange visits, implemented under the APFP-FO4A program during the 2021–2025 period, served as a strategic capacity-building milestone for strengthening FO-led enterprises. The initiative brought together 50 leaders and members from FOs, with deliberate representation of youth and women, to directly observe and engage with ongoing cooperative BPs supported by the program. By facilitating structured peer-to-peer learning across FOs, the visit enabled participants to critically examine practical approaches to cooperative governance, financial transparency, participatory decision-making, and enterprise sustainability.

Designed as an experiential learning process rather than a conventional training, the exchange visits supported participants in translating observed practices into FO-level action plans for BP implementation and organizational strengthening. Through direct interaction with FOs, participants enhanced their understanding of savings mobilization, accountability mechanisms, market linkage strategies, and inclusive leadership models.

The visit reinforced learning networks among FOs and contributed to the long-term sustainability of cooperative-based agribusinesses by embedding practical knowledge, leadership confidence, and replication pathways beyond the program lifecycle.

Inclusive Farmers' Organizations for Policy and Rural Transformation

The APFP-FO4A program shows that FOs can evolve into inclusive, resilient, and market-ready institutions, driving both economic growth and policy change. The program provides clear evidence for funding partners to invest in scalable, gender-responsive, and youth-inclusive cooperative farming models. These models ensure resilient rural economies and equitable agricultural futures, positioning farmers as both economic actors and policy makers.

Farmers as Economic Actors:

Investing in Scalable Agribusiness Models

By supporting 30+ FOs across 18 districts, the program directly impacted 12,000 smallholder farmers, including 35% women and 18% youth actively engaged in value chains. The marketing of 593 tons of produce and the generation of BDT 144.5 million in enterprise revenue proves the economic viability and scalability of cooperative farming model. These results provide compelling evidence to invest in youth and women-led farmer enterprises, ensuring inclusive growth, stronger market systems, and sustainable rural livelihoods.

Youth-led Farming Innovation:

Evidence for Policy Change in Bangladesh

Through the APFP-FO4A initiative, COAST Foundation mobilized 59 young farmers via a WhatsApp-based competition, where 15



farming innovations were shortlisted for physical verification. Following field audits, 14 young farmers (including women) were declared winners based on their commitment to cooperative decision-making and entrepreneurship.

These evidence-driven outputs provide concrete pathways for integrating youth-inclusive strategies into national agricultural policies, aligning with SDG 2 (Zero Hunger) and SDG 8 (Decent Work & Economic Growth).

Strengthening Leadership and Social Capital:

Evidence for Policy Reform

The program has significantly enhanced inclusivity within FOs, raising women's leadership from 12% to 34% and increasing youth participation in governance from 8% to 22%. These measurable gains demonstrate that when barriers to representation are addressed, young people and women actively contribute to decision-making and agricultural innovation.

Institutional Resilience and Market Readiness

Through tools like FEAT, Farmers' Organizations (FOs) strengthened governance, financial systems, and strategic planning. The launch of branded products, packaging, and direct buyer linkages positioned FOs as competitive market actors, ready for policy recognition and integration into national agricultural strategies.

Farmer Voices Driving Policy Change

Advocacy efforts activated multi-stakeholder meetings, farmer forums, and national workshops, amplifying grassroots voices in policy spaces. This moved FOs as development actors influencing agricultural governance, underscoring the need for sustained investment in inclusive dialogue mechanisms that embed farmer representation into agricultural policy planning.

This program has not only improved livelihoods and helped to increase agricultural productivity, but has also redefined the role of smallholder farmers as social change agents. In a nutshell, the program has laid a durable foundation for resilient rural economies and a more equitable agricultural future.

Advancing Gender Equality & Women's Leadership

The program encouraged and strengthened women farmers' roles

in governance, enterprise, and membership structures, resulting in a 20% increase in female representation in FO executive committees and 105 women now holding leadership positions. Most significantly, the program supported (USD 24,190) an women farmer-led FO to implement their rice seed-related business plan. These outcomes prove that gender-inclusive FOs drive stronger value chains and cooperative governance, providing clear evidence to invest in women-led agricultural leadership models.

Youth Engagement in Agriculture

Youth engagement strategies focused on developing and increasing youth participation in cooperative systems, enterprise activities,

and leadership development processes.

The program enabled:

- 92s youth sit in the leadership position in FOs;
- Opportunities for youth participation in capacity development, innovation, and market-linked activities;
- Youth engagement remains a critical pillar in sustaining inter-generational continuity within FOs.

Women’s Leadership in Small-Scale Fisheries

Ms. Salma Akter,

NMSSL, Nazirartek, Sadar, Cox’s Bazar

Ms. Salma Akter has long been engaged in dry-fish processing, a critical yet undervalued role in coastal fisheries. Despite her experience, women’s participation in governance within the NMSSL was initially minimal, and decisions were largely taken by male members.

Under the APFP-FO4A program interventions, the FO adopted more inclusive practices, encouraging women to attend meetings and participate in discussions on enterprise management, quality standards, and collective marketing. Ms. Salma emerged as an active contributor, bringing practical insights from post-harvest handling and market realities.

She was later selected as an Executive Committee member, supporting enterprise oversight, quality compliance, and coordination among women processors. Her leadership is helping to improve women’s participation in decision-making regarding business operations, internal accountability, and the FO’s credibility with buyers and local stakeholders.

Her story highlights the importance of women’s leadership for resilient and inclusive fisheries-based FOs.

Rooted in Resilience:

The Story of Ms Shahanaz Khatun
Youth Leadership, Climate-Smart Farming, and Cooperative Empowerment in Sherpur Sadar

Growing up in the charlands of Sherpur Sadar, Shahanaz Khatun was immersed in farming from an early age, assisting her father while pursuing higher education. When her father passed away in 2023, she took full responsibility for both the household and the farm. Her involvement with the Sherpur Shawnirvor Krishi Somobay Samity Ltd. and its youth committee introduced her to improved farming methods, climate-resilient practices, and structured farm management.

With support from the cooperative and mentorship from senior leaders, Shahanaz transitioned from subsistence farming to a more market-oriented and sustainable model, combining crops with small-scale livestock. Recognized for her initiative, she was appointed President of the Youth Wing, where she now advocates for youth engagement and women’s leadership in agriculture. Her journey reflects how institutional support and cooperative platforms can empower young women to lead, innovate, and view farming as a dignified, future-oriented profession.



Resilient and Sustainable Farmers' Organizations

The program strengthened FOs as climate-adaptive, nutrition-sensitive, and innovation-driven institutions. By promoting diversification and environment-friendly practices, FOs improved food security while adopting digital tools and structured enterprise planning. Institutionalized governance and accountability now provide a better foundation for scaling cooperative agribusiness models, ensuring long-term resilience and sustainability.

Climate Resilience and Environment

Program activities encouraged climate-adaptive practices, sustainable production approaches, and resilience-oriented enterprise planning. Institutional strengthening and enterprise coaching are increasingly recognized:

the role of climate risks in production and market stability; and

the importance of diversification, risk-mitigation, and environmental-friendly practices.

Nutrition and Food Security

Through improved production coordination, value-chain participation, and member services, FOs contributed to enhanced



household economic security, supporting improved food access and stability at the member level. While primarily enterprise-focused, program outcomes indirectly reinforced food and nutrition security through livelihood strengthening.

Innovation and Digitalization

Innovation emerged through the adoption of improved enterprise management practices, emerging financial documentation systems, and structured business planning approaches. Exposure, peer learning, and regional knowledge exchange encouraged openness toward new tools, models, and market-linkage mechanisms.

Sustainability and Scaling Up

Sustainability has been reinforced through the institutionalization of governance procedures, financial accountability, enterprise assessment practices, and transition planning. The integration of FEAT to RISE concepts and forward-looking business improvement pathways provides a structured foundation for scaling FO-led enterprise models and preparing FOs for the next program phase.



MS. MAHFUZA BEGUM

Youth Leadership in
Climate-Resilient Farming

Ms. Mahfuza Begum, a 33-year-old agri-entrepreneur from Kalapara, Patuakhali district, turned crisis into opportunity by starting organic farming in 2021. Expanding from 3 decimals to 33 decimals of land, she now produces vegetables, vermicompost, and livestock, ensuring family income and local livelihoods.

As Chairperson of the Youth Committee under Goiatala Adorsho Krishi Somobay Samity Limited, she mobilizes young farmers—especially women—toward organic, eco-friendly, and market-oriented practices. With APFP-FO4A support, she has introduced sunflower cultivation, a climate-resilient crop that addresses soil salinity and reduces reliance on imported cooking oil.

Her leadership demonstrates how investing in youth, women, and FOs strengthens food systems and builds sustainable rural economies.

“Engaging youth in agriculture can drive real transformation. Organic and climate-resilient farming is the future of our economy.”
- Mahfuza Begum

Monitoring, Evaluation, Learning, and Accountability

Monitoring, Evaluation, Learning and Accountability (MEAL) played a critical role in guiding program implementation, strengthening accountability, and informing adaptive decision-making at both organizational and program levels. It has enabled continuous reflection on institutional progress, enterprise performance, and member-level changes.

The MEAL system supported tracking of capacity development, governance strengthening, and enterprise outcomes, monitoring of participation and inclusion trends, particularly among women and youth, documentation of business planning processes, market linkages, and cooperative services, and reflection on organizational performance through review and learning sessions.

Program learning processes reinforced a culture of self-assessment and honest institutional reflection, continuous improvement in governance and enterprise systems, peer learning among FOs, and adaptation of support strategies based on emerging field realities.

Fiduciary Performance

The program maintained a strong commitment to financial accountability, transparency, and disciplined fiduciary management across implementation processes. Fiduciary performance emphasized alignment with donor requirements, responsible utilization of resources, and coherence between financial flows, work plans, and program outputs.

Key elements of fiduciary management included:

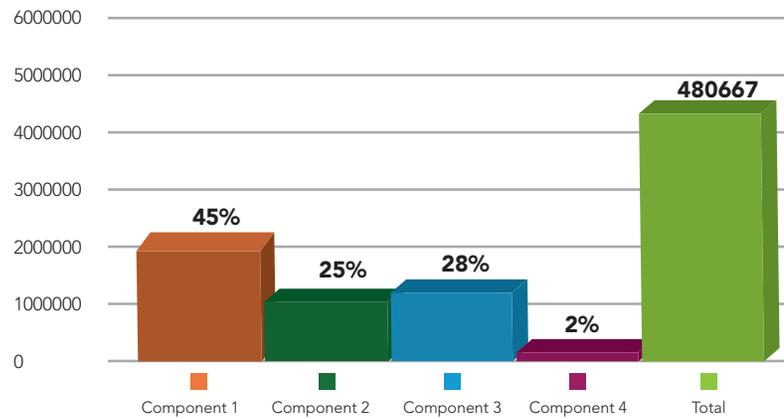
- structured budgeting and expenditure tracking aligned with approved work plans;
- adherence to internal control procedures and documentation standards;
- strengthening financial literacy and accountability awareness within FOs;
- periodic financial review and compliance monitoring.

Financial management was accompanied by efforts to improve financial practices inside FOs, encouraging better bookkeeping, transaction recording, and enterprise-related documentation systems. These practices contributed to a stronger foundation for future investment readiness and enterprise expansion.

Fiduciary performance also reinforced credibility and trust among program partners, financial institutions, and market actors, supporting long-term institutional sustainability.



AOFP-F04A Program Expenditure (2021-2025)



Challenges, Lessons Learned, and Looking Ahead



Program implementation took place within diverse geographic, institutional, and market environments, presenting a range of operational and contextual challenges. These challenges provided important learning that informed adaptive strategies and strengthened the relevance of program interventions.

Key challenges included:

Varying levels of institutional maturity among FOs;

Limited financial management capacity and documentation culture in some FOs;

Market volatility and climate-related risks affecting production stability and enterprise viability;

Constraints in governance participation for women and youth in certain contexts;

Regular mentoring beyond training to consolidate institutional reforms.

Lessons Learned:

- institutional strengthening is an incremental process that requires continuity and reflection;
- enterprise development must be grounded in good governance, financial accountability, and market analysis;
- inclusion of women and youth at the decision-making level leads to innovative, resilient and sustainable farming practices;
- cooperative farming models are most effective when built on trust, financial transparency, and member-service accountability;
- transition planning tools such as FEAT guided long-term organizational improvement trajectories.

Looking Ahead

The APFP-FO4A program has laid a strong institutional foundation for the continued evolution of FOs as professionalized, resilient, and inclusive FO enterprises. Looking ahead, priority directions include:

- covering the 30 agroecological zones in Bangladesh.
- registration of the Bangladesh Farmers Foundation (BFF) as an emerging national agricultural platform.
- focus on professionalism, cooperative governance, and financial accountability systems within FOs;
- deepening market-driven enterprise development and value-chain integration;
- expanding access to finance, investment readiness, and products diversification;
- strengthening gender-responsive and youth-inclusive leadership structures;
- scaling climate-adaptive production systems and sustainability-oriented enterprise models;

The program's experience in Bangladesh shows that empowered, well-governed, and professionally oriented FOs can play a transformative role in improving livelihoods, strengthening rural economies, and advancing inclusive agricultural development. So, continued investment, collaboration, and institutional partnership will be essential to sustaining these gains and expanding their impact in the years ahead.

Conclusion

The APFP-FO4A program in Bangladesh is helping to change FOs into structured, accountable, and professional institutions. Strengthened cooperative governance, enterprise management, and inclusion of women and youth are redefining their role in agriculture.

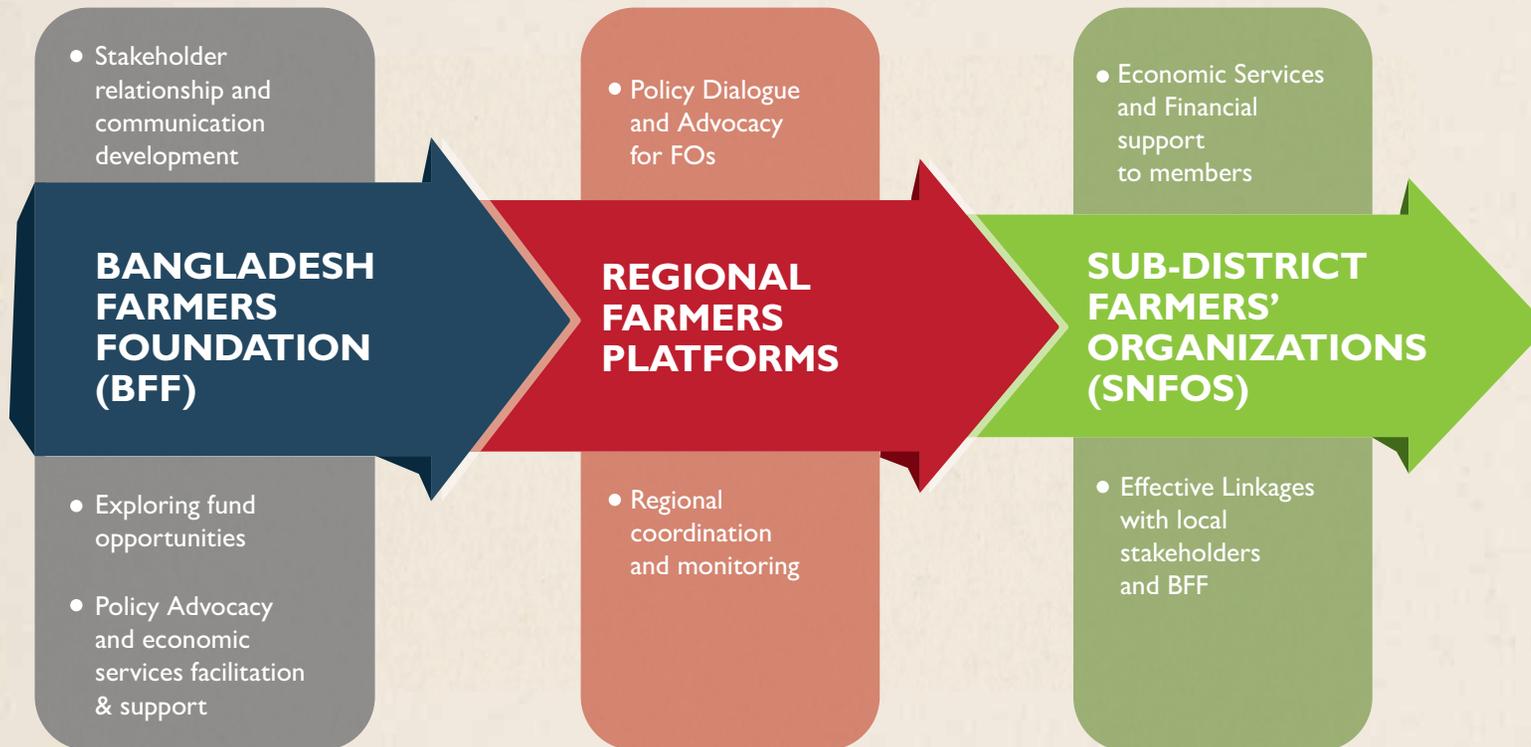
As FOs commercialize, they expand services, secure better market terms, mobilize finance, and deliver greater value to members. The FEAT tool and transition planning ensure continuous growth and investment readiness.

FOs also drive climate-adaptive agriculture, agroecology, and sustainable production, safeguarding livelihoods, ecosystems, and food system stability.

This 5-year program demonstrates that strong, professional, and resilient FOs are able to strengthen rural economies, secure food systems, and empower communities to shape their futures. Continued investment and partnership are vital to keep farmers' voices central in Bangladesh's agricultural transformation.



THE BFF OPERATIONAL STRATEGY- HOW BANGLADESH FARMERS FOUNDATION (BFF) WILL WORK



The BFF platform will serve as a national-level agricultural platform. The members of this platform will obviously be the gov't. registered Farmer Organizations (FOs) across Bangladesh. It will support members through capacity building, fund management, and reporting systems, while offering coordinated services such as governance, training, peer learning, and donor mapping. As an apex organization, BFF will support to enhance institutional development, transparency, and accountability, while connecting FOs to economic opportunities. By improving access to finance, markets, and policy advocacy, the platform will help to build resilience and promote sustainable rural economies.

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