

NEWS FROM THE FIELD

- Celebrating the Women Who Feed the World -



INTERNATIONAL YEAR OF THE
WOMAN FARMER
2026

From Pakistan to Tajikistan, from Bosnia and Herzegovina to Malawi, women farmers are at the heart of food production, family well-being and community resilience. Yet their contributions often remain invisible, undervalued and underfinanced. As the United Nations celebrates 2026 as the International Year of the Woman Farmer, the experiences of the Grameen Crédit Agricole Foundation's partners offer a powerful reminder: when women gain access to finance, knowledge and supportive networks, they become agents of transformation far beyond their farms.

2026: Long-Overdue Recognition

In 2024, the United Nations General Assembly declared 2026 the **International Year of the Woman Farmer (IYWF)**. This initiative seeks to recognize the essential contribution of women to agrifood systems while drawing attention to the persistent inequalities that continue to limit their opportunities.

Women represent approximately **36% of the world's agricultural workforce**, according to the Food and Agriculture Organization (FAO 2023). In some regions, like sub-Saharan Africa and South Asia, **over 60% of women's employment is connected to agriculture**, not by choice, but by necessity. Women are responsible not only for cultivating crops and raising livestock, but also for processing food, managing household nutrition and sustaining local markets, playing a crucial role in food production, processing, and trade.

Despite their central role, **women farmers continue to face significant barriers**. They own less land, have less access to agricultural inputs and technologies, receive less technical support and are often excluded from formal financial services. Climate change further exacerbates these vulnerabilities. Evidence shows that women farmers are disproportionately affected by extreme weather events and resource scarcity, while they often have fewer tools to adapt to these changing circumstances.

The IYWF seeks to **close these gaps** by advocating for better access to resources, financial inclusion and leadership opportunities for women in agriculture. It is a call to governments, financial institutions and development actors to invest in women as farmers, entrepreneurs and leaders.

Beyond Credit: Why Women Farmers Need Tailored Financial Services

Access to finance remains one of the greatest obstacles preventing women farmers from unlocking their full potential.

Traditional financial systems have rarely been designed with rural women in mind. Loan products often require collateral that women do not possess, such as land titles or formal assets. Repayment schedules may not align with agricultural cycles, creating additional pressure during periods of low income. Limited financial literacy and restricted mobility further compound exclusion. Women are often seen as "risky" borrowers, despite the evidence showing they repay loans **more reliably than men**. Furthermore, women are disproportionately affected by climate change, with **each day of extreme heat reducing their crop yields by 3% more than men's** (FAO, 2023). The result is that **742 million women worldwide remain excluded from formal financial services** (World Bank, 2025).

Women farmers require financial ecosystems that acknowledge their realities. **They need products adapted to seasonal cash flows, insurance mechanisms that protect them against shocks, savings opportunities that strengthen resilience, and training that enhances both agricultural and financial capabilities.**

Microfinance institutions have demonstrated that alternative models are possible. By combining proximity, trust and innovation, they have succeeded in reaching populations often considered "too risky" by traditional banking systems.

Four Partners, One Shared Vision

The Grameen Crédit Agricole Foundation works alongside partners that place women at the centre of their strategies through **financial inclusion, technical assistance, and capacity-building**. Below, we highlight the work of four partners: **Kashf Foundation (Pakistan), Mikra (Bosnia and Herzegovina), MicroLoan Foundation (Malawi), and OXUS (Tajikistan)**.



> Mumtaz Baji

Pakistan: Investing in Women Livestock Farmers

In the villages of Pakistan, where **70% of agricultural workers are women**, livestock is more than a business, it is a lifeline. Yet much of their work remains unpaid and unrecognized.

Through its **Kashf Maweshi Karza (KMWK)** programme, **Kashf Foundation** has sought to change this reality by offering women livestock farmers an integrated package of support.

This programme combines flexible loans adapted to livestock cycles, livestock insurance, health coverage and technical training in animal husbandry. The women farmers learn to sell unproductive animals on time, prevent genetic diseases, and ensure proper nutrition for their herds. Rather than viewing women solely as borrowers, Kashf recognizes them as entrepreneurs capable of managing and expanding productive activities.

Since its launch in 2017, the programme has disbursed **241,829 loans**, totaling **PKR 23.7 billion (€70 million)** with **95% client satisfaction rate**, with women reporting newfound confidence and economic stability.

Mumtaz Baji: From 2 Cows to 20

When Mumtaz Baji first engaged with Kashf, she owned only two animals. Through successive loans and training sessions, she learned how to improve herd management, prevent diseases and make informed business decisions. Today, she owns twenty animals, generates a stable income from milk production and has been able to provide better opportunities for her family.

"I am truly grateful to Kashf Foundation for the livestock loan and training, which helped me care for my animals better and grow my business. Today, I have a stable income and can confidently support my family and plan for the future."

As **Roshaneh Zafar**, Founder and Managing Director of Kashf Foundation, explains:

"Agriculture and the agrarian economy lie at the heart of food security and the well-being of rural households. Women play a critical role in sustaining agricultural productivity, yet their contributions often remain invisible and undervalued."

Bosnia and Herzegovina: Building Communities of Support

In Bosnia and Herzegovina, **Mikra** has developed a vibrant **Women in Agriculture** platform bringing together approximately 20,000 members. Through this, women farmers gain access to information, peer support and opportunities to exchange experiences.

The platform offers educational content, connects women with agricultural experts and promotes innovative approaches to farming and entrepreneurship.

For **Belma Halimić**, Chief Financial Officer of Mikra, supporting women farmers represents a long-term commitment:

"Empowering women in agriculture is not a one-day initiative. It is a core part of our mission. Supporting women farmers means creating long-term social and economic impact."



› Jasminka Hatibović

Jasminka Hatibović: The Beekeeper Who Conquered the World

Together with her sister, Jasminka Hatibovic has dedicated more than two decades to beekeeping. Their commitment to quality led them to international recognition when they received a gold medal at the Apimondia Congress in Montpellier.

Their achievement demonstrates that excellence does not depend on the scale of an operation, but on passion, expertise and perseverance.

"This was not about large-scale production. It was about dedication, consistency and never compromising on quality."



› Mary Michael

Mary Michael: a single mother of five

Mary, a divorced mother of five, started in 2019 with a 50 \$ loan after financial literacy training. She shifted from selling firewood to trading maize, building a thriving business now run with her son and two employees. Her success enabled her to construct a shop, purchase land for rental properties, improve her home, and provide education for her children and an orphan. Today accessing loans up to 750 €, Mary credits MicroLoan advocates for other women to join credit groups and achieve similar empowerment.

Malawi: Replacing Collateral with Trust

In Malawi, agriculture sustains millions of households. Yet women farmers frequently find themselves excluded from formal credit due to a lack of collateral.

The **MicroLoan Foundation (MLF)** has addressed this challenge through a model based on solidarity and trust.

Women organize themselves into groups that provide mutual support and accountability. Financial literacy training accompanies the lending process, ensuring that clients understand not only their obligations but also their opportunities.

MLF has also embraced digital innovation. Today, **98% of repayments are processed digitally** via USSD platforms, increasing convenience and reducing security risks.

Importantly, the institution has chosen not to avoid agriculture despite climate-related uncertainties. Instead, it has adapted its methodologies to include women engaged in farming activities and now **half of MLF's portfolio** is in agriculture.

As **Davison Rakasi**, CEO of MicroLoan Foundation Malawi, observes:

"It is at the heart of our mission to celebrate women who are improving their lives, especially through farming. Good customer selection, training and relationship management can be more effective in reducing default rates than over-reliance on collateral."



› Zinnatoy Ruzikhochaevna Urmonova

Tajikistan: From Borrowers to Decision-Makers

In rural Tajikistan, women continue to face barriers that extend beyond finance. Social norms, limited access to information and reduced participation in decision-making processes can constrain economic opportunities.

Through its services, **OXUS Tajikistan** seeks to address these challenges holistically. The institution combines financial products with financial literacy initiatives and practical training designed to strengthen women's capabilities. By expanding access to savings products and promoting women's participation in economic life, OXUS contributes to enhancing resilience at both household and community levels.

According to the institution's leadership, women clients consistently demonstrate responsibility and commitment.

For **Vatansho Vatanshiev**, Chief Executive Officer of OXUS Tajikistan, empowerment goes far beyond credit:

"Women are often the most active and disciplined clients. Our goal is to empower them not just as borrowers, but as decision-makers within their families and communities."

"Women in rural Tajikistan often lack basic agricultural and financial knowledge. They want to learn about new technologies, green loans, and how to store and market their products effectively. We are working to fill these gaps."

Zinnatoy: a dedicated tomato farmer

Zinnatoy Zinnatoy Ruzikhochaevna Urmonova has partnered with OXUS since 2012, starting with a 4,000 TJS (375€) loan to expand her greenhouse tomato operations. Today, she has accessed loans up to 10,000 TJS (935€). Through strategic market timing and high-yield hybrid seeds, she has established a sustainable and profitable business that consistently meets local demand. Her success enabled her to renovate her home, purchase a vehicle, and significantly improve her family's living standards.

Her journey demonstrates that when female entrepreneurs gain access to timely financial support and modern tools, they build prosperous enterprises.

Nafisabonu Mirsaidova, OXUS's ESG Manager, adds:

"Many women don't know how to measure their land or calculate fertilizer needs. These are small things that make a big difference in their productivity and their confidence."



Conclusion: A Call to Invest in Women Farmers

The **International Year of the Woman Farmer 2026** is a call to action to **recognize, support, and empower women in agriculture**. Through **financial inclusion, training, and community-building**, GCAF's partners, **Kashf Foundation, Mikra, MicroLoan Foundation, and OXUS** are demonstrating that **women farmers are not just beneficiaries of services but they are leaders of change**.

Their experiences demonstrate that meaningful change is possible when financial institutions design solutions around the realities of women's lives. By providing **access to credit, insurance, digital tools, and education**, these institutions are helping women **overcome systemic barriers, build resilience, and drive economic growth**. Their approaches differ according to local contexts, yet they share a common belief: **women farmers need access to opportunities (in finance, knowledge, supportive networks), that allow them to realize their ambitions**.

Their stories, like those of **Mumtaz, Jasminka, Mary, Zinnatoy and countless others**, prove that **investing in women farmers is an investment in sustainable food systems, gender equality, and climate resilience**.

These experiences also resonate strongly with the Grameen Crédit Agricole Foundation's **LIFT 2028 strategy**, which emphasizes investing in inclusive institutions, lifting vulnerable populations through flexible solutions and cooperating with partners committed to lasting impact.

As **Véronique Faujour, Managing Director of GCAF**, aptly puts it:

"Women are the real agents of change. Giving them greater responsibility is not just a question of equality; it is a necessity for economic growth and a prerequisite for the success of climate policies."

In 2026, celebrating women farmers must therefore go hand in hand with action. Investing in women farmers means investing in food security, in resilience, in stronger communities. **And ultimately, it means investing in a future where those who feed the world are finally recognized, supported and empowered to flourish**.



Discover our special feature:
"International year
of the Woman Farmer 2026"



About the Grameen Crédit Agricole Foundation

Created in 2008 as a joint initiative by the Crédit Agricole Group and Nobel Peace Prize laureate Professor Muhammad Yunus with the Grameen Trust, the Grameen Crédit Agricole Foundation contributes to the fight against poverty through financial inclusion, focusing primarily on women. The Foundation provides long-term support to partners in the field, to finance their development and adaptation needs. GCAF combines financial investment with technical assistance to reach underserved vulnerable populations.