

E-Banking For Agricultural Finance: Challenges, Opportunities And Advancements For Farmers In Bangladesh

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Abstract:

Agriculture financing has a vital contribution to the modernization and commercialization of rural farming activities and the national economy of Bangladesh. Unfortunately, the provision of agricultural financing with e-banking in rural regions of Bangladesh faces significant challenges for the banking system. Though several studies have investigated constraints to agriculture finance, agricultural production and agricultural activities, the literature on constraints to agriculture finance in e-banking is missing for Bangladesh. Therefore, this research explores the constraints, advancements and opportunities to agriculture finance with e-banking for Bangladesh using the conventional review method which will come in useful to policy formation and pragmatic framework conceptualization in this sector. Here, farmers struggle with the challenges of illiteracy, security, internet access/digital divide, unwillingness, banking infrastructure, high charges, low income and cash dealing preferences. Again, there are some opportunities for social capital, social influences, lower service charges, saving opportunities, community development, self-efficacy, the rise of the informal economy and money withdrawal facilities in the e-banking services for agricultural financing. Fair price, sustainable development, poverty reduction, women empowerment, and reducing unemployment are underscored as the advancement of agricultural financing with e-banking. Additionally, this study suggests a combined and comprehensive approach to overcoming barriers to agricultural financing and e-banking in the rural economy of Bangladesh.

Key Word: E-Banking, Agricultural Financing, Advancement, Challenges and Opportunities

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I. Introduction

As the main source of earnings for the majority of the population and a crucial part of GDP, the agricultural sector is core to Bangladesh's economy. The agricultural sector is encompassed primarily within the rural economy of Bangladesh (Quddus and Kropp, 2020). Specifically, Bangladesh Krishi Bank and Rajshahi Krishi Unnoyon Bank were harnessed by the government to serve the banking needs of this sector more effectively. Though there has been a decreased number of stakeholders in this sector from the few previous years, the importance of this sector is reaching its peak due to the limited agricultural land, food security and geographical traits of Bangladesh (Prodhan, et al., 2024). According to (BBS, 2023, p. xxv), Bangladesh accommodates about 11% of GDP (gross domestic product) from agricultural activities. About 46% of employees and labor forces are incorporated by this agricultural sector and they are mainly from the marginal communities from the rural region. Financing their agricultural production and activities through e-banking can be a sustainable solution for the future of agricultural activities as the use of e-banking is not affected by spatial inequality. All the stakeholders can benefit by e-banking in 24 hours and there is no obligation of permanent physical infrastructure for the transactions (Rahman, et al., 2017). Again the beneficiaries of this scheme are not always possible for Bangladesh. The digital divide is still prevalent in the rural area specifically in the agrarian societies of Bangladesh (Moral, 2018). The geographical location of their communities never let them accompany the use of electronic medium conveniently. They are also reluctant to use this medium and have no skills to use them. So, it is a very difficult task for the banking system to establish e-banking in the agricultural financing sector of Bangladesh (Islam, et al., 2018; Jahan and Shahria, 2022). Despite the essential role of agroindustries, the agricultural sector is prone to financial problems, including inadequate access to credit, higher prices of borrowing, and inadequacy within standard banking systems. In this postmodern era of the new banking system, e-banking offers a fancy method to solving these financial difficulties, enlarging financial inclusion and enhancing agricultural financing through mobile banking, internet banking and agent banking systems. E-banking is a banking system where an electronic medium is used for delivering products and providing services to customers. It is a subset of electronic financing where the internet, wireless medium, ATM (automated teller machine) and mobile banking perform as the medium of banking utilizing internet networks (Schaechter, 2002). These

technologies offer to join farmers within financial institutions in more accessible, cost-effective, and user-friendly ways. However, due to cultural resistance, insufficient digital infrastructure, and a lack of digital literacy, adoption is still difficult in rural areas of Bangladesh (Thakur, 2024). This research explores the developments, difficulties, and possibilities that e-banking has brought to Bangladeshi agricultural finance. It intends to shine a light on how these digital technologies may boost farmers' financial empowerment, promote sustainable agricultural practices, and contribute to the nation's economic progress. This study also examines the developments in agricultural finance specifically e-banking, pinpoints the obstacles farmers have while implementing these solutions, and identifies prospects for improving financial inclusion in rural Bangladesh that previously got rare notice in literature and previous studies.

Objectives

1. To determine the present challenges and opportunities of E-Banking in agricultural financing
2. Understanding the advancement scheme of E-banking in agricultural financing

II. Material And Methods

Overview

This is a review article based on the literature review of secondary sources. According to Snyder (2019), a literature review can be turned into good research. I have applied these criteria in this study. This study relied on a descriptive basis of secondary data that was used in the study of (Kabir and Sajib, 2021). The relevant academic papers, reports, and secondary data were collected from the databases of Science Direct, PubMed, Google Scholar and Semantic Scholar. Other trustworthy sources like newspapers and theses were collected related to the topic which was also applied in the study of Shajahan and Sajib (2022). As there is not a sufficient number of articles on this topic, the traditional literature review was applied in this research to attain the objectives of this study.

Procedure

This study was divided into four parts: searching literature, selecting research papers, extracting the topics related to the objectives and reporting the results.

It started with searching for the research related to the objectives in the above-mentioned database. Papers related to e-banking through agricultural financing in Bangladesh are very rare in the common database without these studies (Prodhan, et al., 2024; Quddus and Kropp, 2020; Mahmud, 2022; Alauddin, and Biswas, 2014; Sarker, Ghosh and Palit, 2015; Mamun, Rana and Islam, 2023; Akhter and Khalily, 2020; Parvez and Chowdhury, 2016; Bari, 2021; Khatun, Mitra, and Sarker, 2021). Even, they did not directly work on the topics of e-banking. Some were related to agricultural financing and some were related to Fintech. So, I have to select the research paper to search online separately. Then, I delve into the topics of agricultural finances, e-banking, their problems, challenges, prospects and advancement in Bangladesh. In some sectors, I have applied the sources of the newspaper relevant to the research. Newspapers can be a dependable source of case studies on the topics. Additionally, I have taken the information from banking websites and their annual prospectus. They are also reliable sources of information on this topic. The sources of the information are given below:

Table no 1 (Research Papers Used in This Study)

Topics	Clarification	Database	Citation
fair prices for the post-production phase	the desired adequate and reasonable prices of commodities	Scopus, Web of Science	(Rayhan et al., 2024)
lack of knowledge, scams, complaints with agents, lack of services, access to technology, awareness, trust, infrastructure, government support,	inadequate knowledge of farmers, inadequate infrastructure, lack of access to technology, inadequate government support in digital agricultural financing for farmers	Scopus	(Prodhan, at al., 2024)
illiteracy, lack of saving facilities, poverty reduction, inadequate online banking facilities, agent banking, sustainable development, internet availability, digital divide, income status, dealing in cash preferences, willingness to bank, mortgage property fraud, income	No saving facilities for farmers, reducing poverty with e-banking in agriculture, gaining sustainability with social and economic mobility, low income for specific social classes (farmers), inequal digital access for the poor and lower economic status, myths in e-banking services like high charges, difficulty and trustworthiness	Google schooler	(Mahmud, 2022)

disparity, knowledge over fintech, misperception of high bank charge, inadequate investment opportunity, rural bank branches, high cash on charge			
ladder of credit, financial literacy program, agricultural extension services, price fall when output increases, access to price information	hierarchy of credit distribution, price up-down, barriers to the price and market information	ADB working papers	(McIntosh and Mansini, 2018)
low production, communicational barriers, spatial inequality, natural calamities, lower agricultural production, agricultural policy,	inequality based on spatial features, spatial mismatch where lower income farmers can not afford to sell their crops in the exact location	Scopus	(Quddus and Kropp, 2020)
women empowerment, social cohesion	Increasing the social and economic mobility, and dignity of women	USAID working paper, Google Schooler	(Parvez and Chowdhury, 2016).
digital financing and women empowerment	empowering women with fintech	Google Schooler	(Moral, 2018).
uneven regional services	urban and rich region gets more benefits from banking than rural	Google schooler	(Islam, 2022).
lack of organizational capacity, regulatory gaps, and stakeholder challenges	organizational ambiguity, lack of rules, policy and provision	Thesis paper	(Bari, 2021).
capacity building, monetary policy, investment failure, secured transaction law, information infrastructure	increasing the ability and performance of farmers, secured and convenient transaction	Google schooler	(Raihan, 2001).
intense market competition, cyber theft	high competition in banking services, inadequate cyber security	Google schooler	(Ahmed and Hasan, 2021).
financial inclusion	Inclusive financing	Google schooler	(Khatun, Mitra, and Sarker, 2021).
higher education, nonpoor households, urban areas	educational inequality	Sage, Scopus, Web of Sciences	(Akhter and Khalily, 2020).
Convenience, access cost, advantages, risk	conveniences, accessibility, advantages of online banking,	Google schooler	(Mamun, Rana and Islam, Mamun 2023).
Security risk, social influence, perceived usefulness	social phenomena that influence social mobility	Google schooler	(Akhter, Karim, Jannat and Islam, 2022)
technological difficulty, transaction security	security and reliance on transaction	Google schooler	(Islam, et al., 2018).
self-efficacy	belief in one's ability to perform a task	Google schooler	(Amin, and Li, 2014).
advantages of e-banking and fintech	advantages of using technology in financing	Google schooler	(Hassan, Rahman, Afrin, and Rabbany, 2014).
service quality, bank personnel behavior, inadequate knowledge of customers, money withdrawal facilities, high charges, disbelief in virtual money, high service charge, poor telecommunication system, governmental policy, lower buying power, lack of institutional power,	people's attitude towards e-banking, e-banking services, difficulties in collecting money from e-banking	Google schooler	(Rahman, et l., 2017)
IT infrastructure, regulations law and	fair distribution of laws in information technology	Google schooler	(Rashid, 2020)

operation, digital illiteracy			
financing and overall inclusion	total financial inclusion	Google schooler	(Sarker, Ghosh and Palit, 2015).
Rural credit domination of Informal sectors, lack of technological knowledge, NGOs' intervention.	Informal sectors monopoly,	Google schooler	(Alauddin and Biswas, 2014).
Relative advantages, perceived risk, convenience	advantages compared to other banking facilities	Google schooler	(Uddin and Begum, 2023)
monthly usages	monthly use information	Google schooler	(Chowdhury, 2017)

III. Result

Results were divided into three parts: challenges, opportunities and advancement of e-banking for agricultural financing in Bangladesh. Among the major challenges of e-banking for agricultural financing are IT knowledge, transaction security, illiteracy, banking infrastructure, internet access, digital divide, income, willingness, high charge, low agricultural production, spatial inequality, account opening and dealing with cash preferences. The identified opportunities are money withdrawal facilities, self-efficacy, social influences, increasing market competition, IT awareness raising, social capital, low service charges, institutional power, informal economy, community development, social work, saving opportunities, small-scale farming and increasing use of fintech. With these opportunities, there will be emerging advancement of fair prices, poverty reduction, sustainable development, women empowerment, gender inequality, social cohesion, social belongingness, digital divide, unemployment reduction, and the development of the informal sector.

Table no 2 Challenges Opportunities and Advancement of E-banking

Challenges	Opportunities	Advancements
<ul style="list-style-type: none"> • lack of IT knowledge, • scams, • agents' services, • trusts, • banking infrastructure, • government supports, • illiteracy, • inadequate facilities, • internet access, • internet availability, • digital divide, • income status, • dealing in cash preferences, • willingness to use e-banking, • fraud, • income disparity, • fintech knowledge, • high e-banking charge, • rural bank branches, • ladder of credit, • price fall when input and deposit increase, • low production, • spatial inequality, • secured transaction laws, • the complex procedure of account opening and management, 	<ul style="list-style-type: none"> • access to information technology, • IT awareness raising, • trust building and social capital, • agent banking services, • increasing market competition, • social influences, • self-efficacy, • money withdrawal facilities, • low service charges, • institutional power, • development of the informal economy, • NGO-based community development, • advancements in social work, • saving opportunities, • rise in small-scale farming, • increasing use of fintech, 	<ul style="list-style-type: none"> • fair prices for post-production products, • poverty reduction, • sustainable development, • women empowerment, • reducing gender inequality, • strong social bonding, • informal sector's development, • social belongingness/cohesion, • reducing the digital divide, • unemployment reduction,

IV. Discussion

Challenges

The remarkable factor against e-banking is the high illiteracy rate among the marginal farmers in Bangladesh. According to the study of (Rahman, et al., 2017; Prodhan, et al., 2024), the high-income farmers with good educational backgrounds are the higher e-banking users. The illiterate people do not have the skills of fintech use for their activities and conveniences (Mahamud, 2022). So, the illiteracy rate is a barrier against agricultural financing with e-banking in Bangladesh. As they lack the fintech knowledge and IT, they take help from others. Thus, by using e-banking, farmers can face scams and fraud from others (who help them). So, there can be a separate transaction system for the marginalized farmers or they should be trained in this perspective. As an underdeveloped country, Bangladesh has a huge rate of digital divide (Alauddin and Biswas, 2014). All people

do not have digital access or internet access specifically in the remote coastal area of Bangladesh where the agricultural land is remarkable. So, the agrarian farmers do not have enough internet access to use e-banking for agricultural financing. Here, spatial inequality is apparent as the village areas do not have internet access like urban (Akhter and Khalily, 2020). The higher internet rate hinders poor farmers from the internet using what is needed for agricultural financing. The high charges for internet and transaction fees make the farmers reluctant to use e-banking. Another usual fact is that Bangladeshi farmers have a high unwillingness to use electronic cash. They prefer hand cash (Bari, 2021). A high number of documents is needed to open an e-bank account for farmers. This incident prevented them from using e-banking. Moreover, customer points for e-banking are rare in rural areas.

Opportunities

When the extent of money withdrawals, financing, and transactions is easier in e-banking as there is no permanent money exchange center. Using these opportunities, farmers can raise the rate of agricultural financing and the informal economy (Alauddin and Biswas, 2014). Besides, agricultural production, farmers are engaged in numerous agriculture-related informal activities. Developing an informal economy can bring good social mobility for the farmers' communities developing their lifestyle. This social mobility will increase the self-efficacy of farmers (Amin and Li, 2014). The unwillingness to go to the bank can be solved with the use of e-banking. Using e-banking will raise awareness of IT among the farmers. The business negotiations among the agencies and e-banking agents generate strong social cohesion and social capital among all stakeholders in the agricultural financing scheme (Akhter, Karim, Jannat and Islam, 2022). This interaction can also increase the social workers' activities with the ease of electronic money assistance. The flow of money will assist in increasing the production of small-scale farming with more money investment and exchange. Besides, they can save money in their e-bank account and reduce their monthly expenditure (Chowdhury, 2017).

Advancement

E-banking in agricultural financing will reduce poverty. Farmers will get their desired price after the immediate production of materials (Rayhan et al., 2024). Thus, their economic conditions will be increased. They will earn their proper dignity in society. Eradicating poverty will bring sustainability to Bangladesh. The development of agricultural financing will increase employment opportunities with the advancement of the rural informal economy. Women can use the banking facilities more conveniently. Thus, women's empowerment will be commenced (Parvez and Chowdhury, 2016). Using the electronic medium will decrease the digital divide (Rahid, 2020). There will be more capable and resilient farmers' communities with effective agricultural financing for Bangladesh. Thus, with the use of e-banking, there will be a rural-urban continuum in Bangladesh and inequality will be reduced between the marginalized farmers and urban income holders.

V. Conclusion

E-banking possesses a significant capability to reform agricultural finance in Bangladesh by reducing the gap among farmers, social institutions and economic organizations. It can bring expected enhancement that can reduce barriers such as high costs of borrowing and limited accessibility to micro-credit. However, the transformation to digital financing has reached its peak without caring about its obstacles, including inadequate digital infrastructure, limited digital knowledge, and cultural/traditional barriers, specifically in rural regions. Gaining concern about these challenges is pivotal to realizing the all possible implications of financial development in e-banking for Bangladesh. Therefore, we must improve our digital literacy. There should be a series of training events to develop the digital skills of farmers, making them fulfill the use of e-banking platforms successfully. There should be updated and modern digital infrastructure. Financing for internet connection and digital infrastructure, specifically in rural areas is needed for widespread adoption. Our government mechanism should flourish the integration of e-banking in agricultural finance schemes through the activities of subsidies, incentives, and partnerships with other financial institutions nationally and globally. Financial products must have a user-centric design for rural farmers. They should be processed to the criteria of farmers' needs, confirming plainness, accessibility and functionality. Awareness campaigns can make the farmers more focused on their rights of reducing the digital divide. The endeavor should be implied to identify the cultural and social barriers by bridging trust and awareness about the benefits of e-banking for the rural farmers of Bangladesh. Implementing these extents of efforts, e-banking can be a transforming catalyzer of the agricultural revolution enhancing economic development and promising sustainability for Bangladeshi farmers.

Future Research Scope

To learn and explore more about Agricultural financing with e-banking needs empirical research projects of longitudinal studies with all kinds of stakeholders and authorities in the rural area of Bangladesh using primary data from the rural respondents. There can be a study of solving the digital divide and regional disparities of

agricultural financing problems with the primary data. When the authorities listen to the problems of farmers from field participation, it will come in useful to solve the issues of problems and challenges of agricultural financing with e-banking in Bangladesh.

Authors' Declaration

The author has no conflict of interest. No AI assistants were facilitated in this study.

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