

MAKING DIGITAL TECHNOLOGY WORK FOR WOMEN FARMERS

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IF BIHAR WERE A COUNTRY

13TH LARGEST IN
POPULATION

23RD POOREST IN PER
CAPITA GDP



BEFORE THE PROJECT



Lack of access
to credit from
formal banks



Lack of
knowledge on
agriculture
technology



Lack of
institutional
platforms for the
Poor

Laying the foundation for Innovation



Jeevika mobilized poor rural women into Self Help Groups (SHGs) and their federations

→ creating 9 million clients for formal banks in Bihar

SHGs engaged in saving, group internal lending and gained access to credit from commercial banks

→ leveraging \$800 million from formal banks for poor rural women

Jeevika Enhanced productivity through technology and skill development

Nearly 500,000 women farmers increased agriculture/livestock productivity



World Bank Support

2007

Launch of BRLP

6 Districts, 42 Blocks – 65 M USD

- Large scale proof-of-concept
- Developing standard protocols for key interventions

2011

BRLP Additional Financing

Scaled up to all 102 blocks of 6 districts – 100 M USD

- Saturating social mobilization
- Deepening livelihoods

2012

NRLM launched in Bihar

- 77 blocks under NRLP – 100 M USD
- 355 blocks under NRLM

- Success of BRLP inspires revamp of national program
- BRLP's approach scaled up to entire state

2016

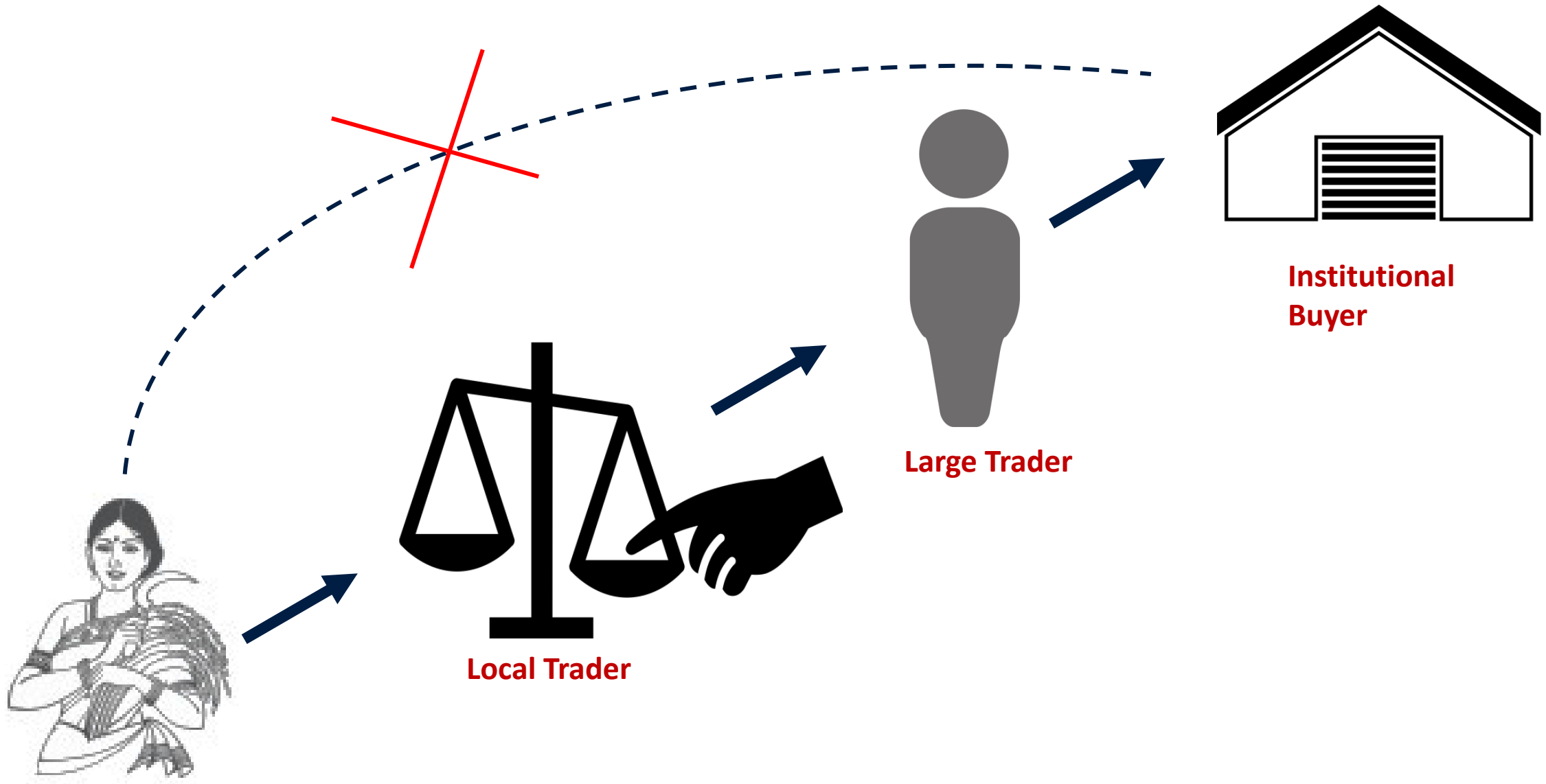
- BTDP launched in 300 blocks of 32 districts
- 290 M USD

- Bringing in Innovations on Connecting Women to Markets around specific value chains
- Enterprise Promotion
- Digital Financial Services

**THE INNOVATION – LEVERAGING DIGITAL TECHNOLOGY FOR
CONNECTING WOMEN FARMERS TO MARKETS**

PRESIDENT'S AWARD FOR INNOVATION- 2018

A SMALL FARMERS PLIGHT



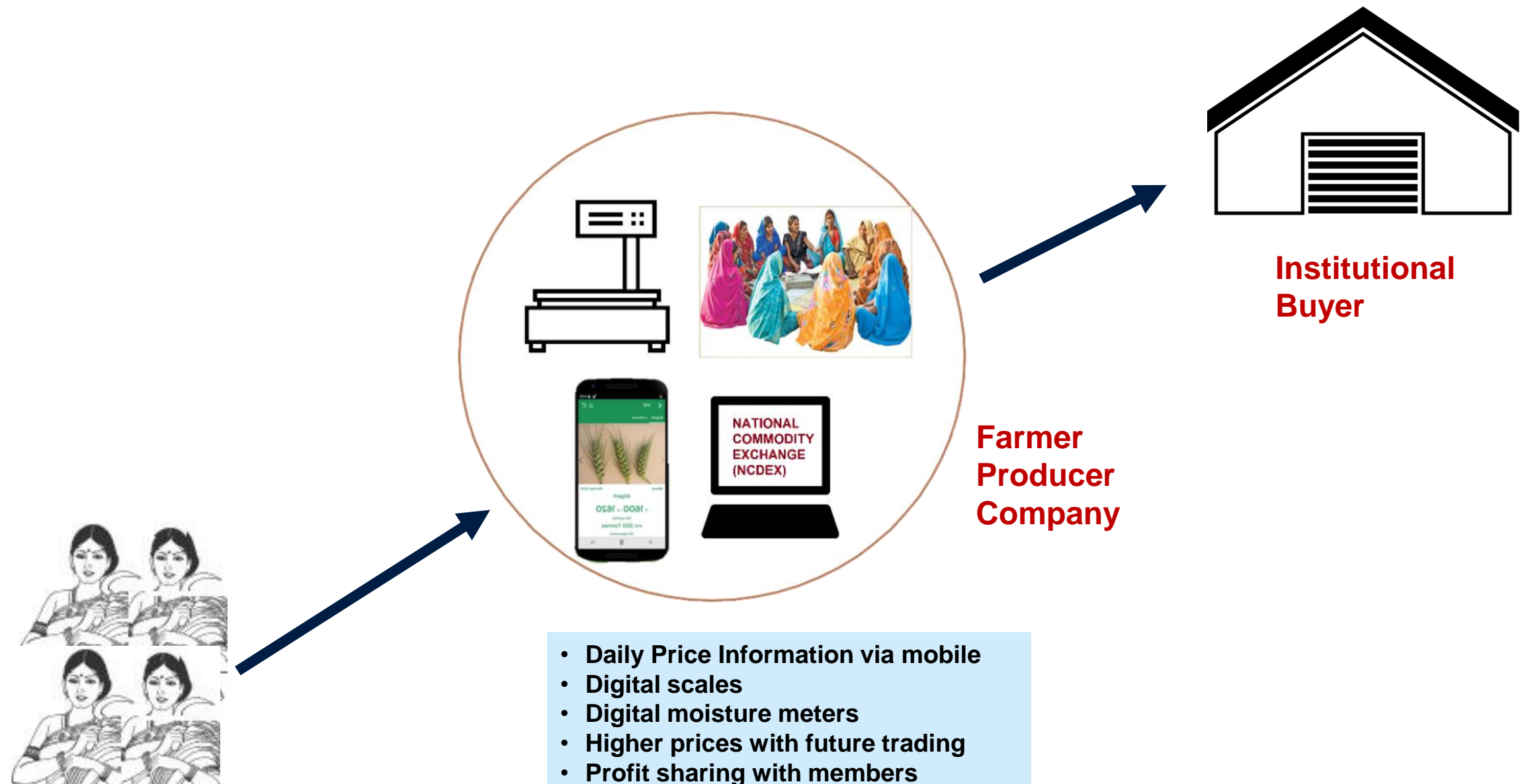
**Woman
Small-farmer**

Local Trader

Large Trader

**Institutional
Buyer**

THE INTERVENTION



**Woman
Small-farmer**

- Daily Price Information via mobile
- Digital scales
- Digital moisture meters
- Higher prices with future trading
- Profit sharing with members

THE NEW NORMAL

Higher Prices through aggregation & direct sale to bigger markets



Institutional Buyer



NATIONAL COMMODITY EXCHANGE (NCDEX)

Warehouse receipts and off-season sale with profit sharing



WOMEN COLLECTIVES IN JEEVIKA - KEY EXAMPLES



Aaranyak Farmer Producer Company Ltd – Purnea

- 10,000 farmers; \$2 million turnover
- *First women owned Farmer Producer Company in Bihar registered on National Commodity Exchange*

Samarpan JEEViKA Farmer Producer Company Ltd

- 2,500 farmers; \$ 800,000 turnover
- *First women owned Farmer Producer Company in Bihar linked with modern retail stores like Big Bazaar and Reliance Fresh*



WHAT IS THE TRANSFORMATION AND HOW?



**A Women Farmer
/Entrepreneur**



JEEViKA

*Trained women farmer/entrepreneur
with predictable access to finance
and services*



*Exposed to economies of scale,
available with collectives*



*Credibility among formal institutions
for a JEEViKA backed collective*

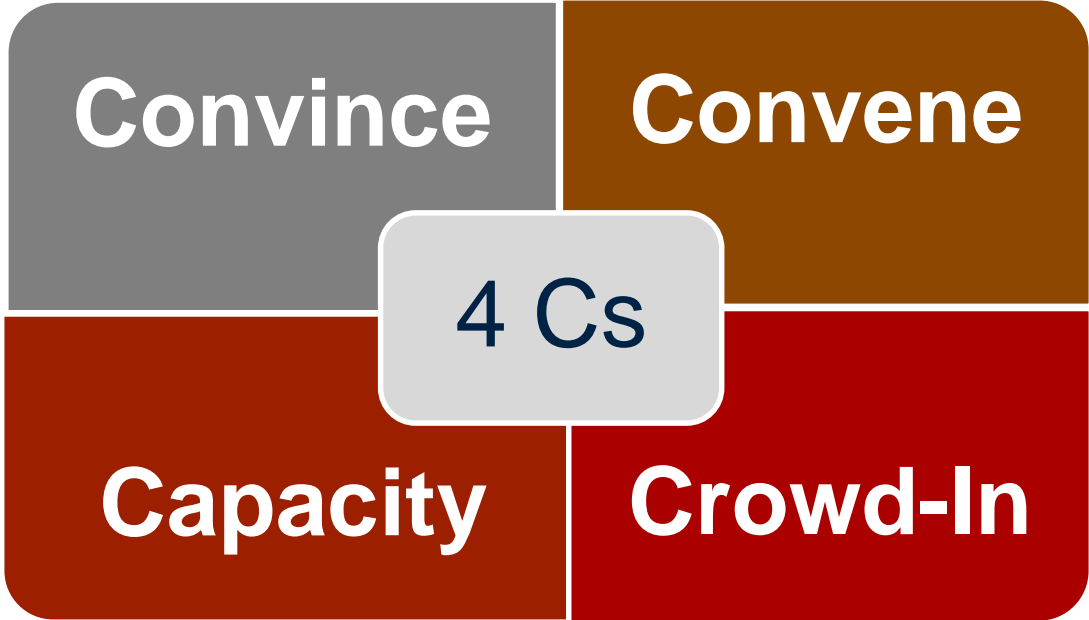


*Women Farmer/Entrepreneur primed
for taking the leap to next generation
farming/enterprise*

What the Bank did

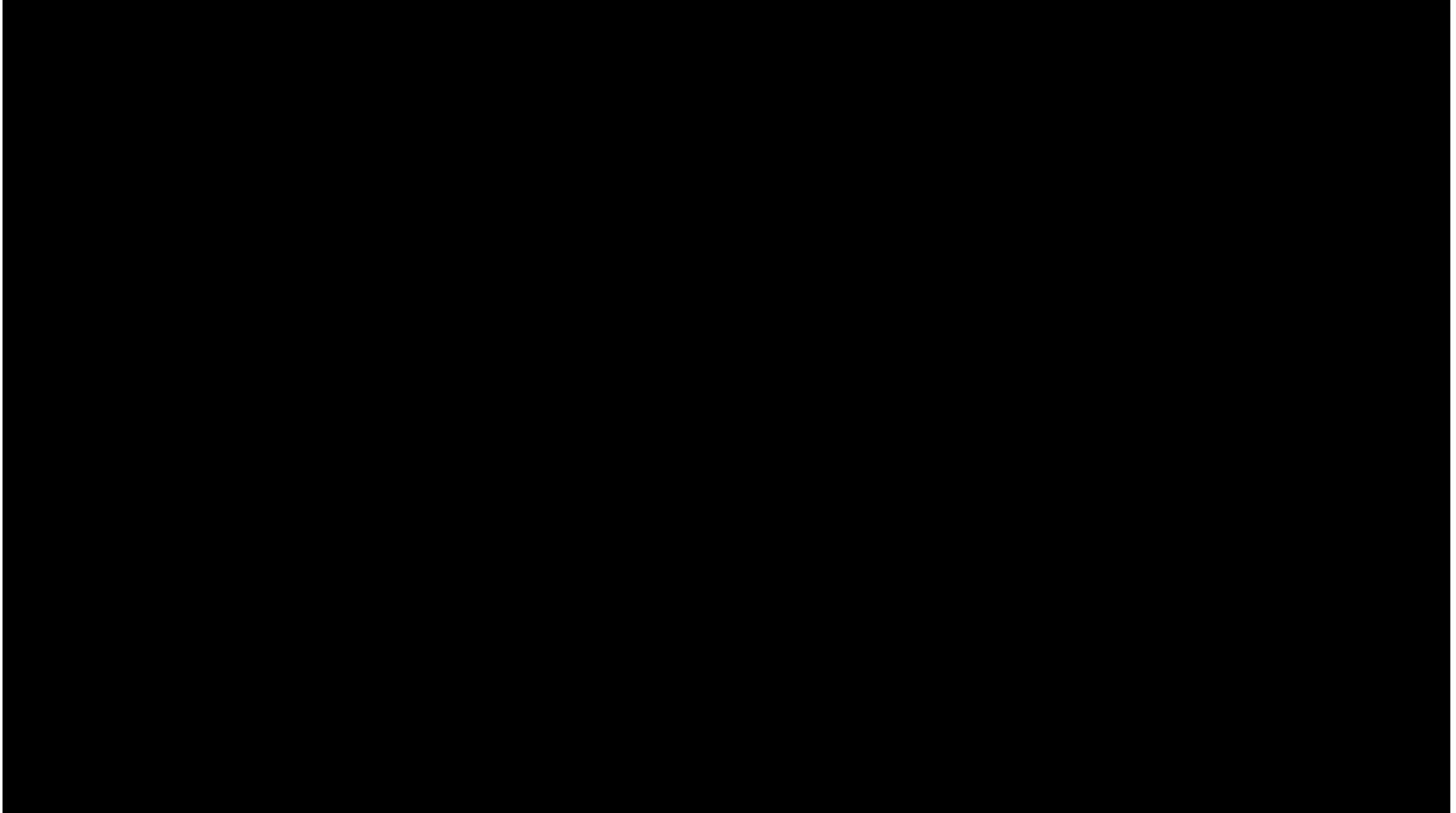
One of the first women owned farmer collectives in Bihar, trading online

Building on a network of 9 million women members, building community level capacities



Exposure to Farmer Collectives from other Bank projects, building on existing knowledge

VIDEO LINK - EXAMPLE OF WOMEN'S COLLECTIVES CONNECTING TO THE MARKET THROUGH NRLM



SCALING UP THE APPROACH NATIONALLY

INVESTMENTS - BUILDING ON THE LAST DECADE

Investments are scaling up initiatives related to Value Chain Development, Non-farm Enterprise Development, Digital Financial Inclusion and Skills Development

- National Rural Livelihoods Program II - 500 million
- Andhra Pradesh – 75 million
- Jharkhand – 100 million
- Tamil Nadu – 100 million
- Maharashtra under preparation

APPROACH BEING SCALED UP ACROSS THE COUNTRY THROUGH NRLM

Nearly 30,000 producer groups and 218 higher level producer organizations
Business turnover of FPOs at least two years old (35 FPOs) from 35 lakh to 13 cr.

1.7 million women farmers
in value chains/ high value
agriculture

- Value addition, grading, storage, small processing, access to market
- Facilitating access to financing for producer companies

Partnerships

- Private Sector: OLAM; ITC; NCDEX , ERGOS
- Technical Agency: Techno Serve; NDS;

SCALING UP THE NON FARM WOMEN'S ENTERPRISES

1.8 million women entrepreneurs in non-timber forest products, food, manufacturing and service sectors

- Café Kudumbshree in Kerala, Rural Retail Mart chain in AP, Bee Keeping Cluster and Cluster of Art and Craft enterprises in Bihar, Lac enterprises in Jharkhand; with an overall estimated turnover of Rs. 85 crores.

Partnerships

- Start up Village Enterprise Fund (SVEP) under MoRD
- Private Sector: ITC; Dabur
- Technical Agency: Enterprise Development Institute, ORMAS, Jaipur Rugs, AHF;
- Public Sector: IRCTC NGOs: Udyogini

