



# Cultivating change through private sector

Learnings from empowering 97,000+ women farmers

AgriFin India for Women

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Learning Document | November 2023

# The A4W India program aimed to engage 100,000 women smallholder farmers in three large Indian states



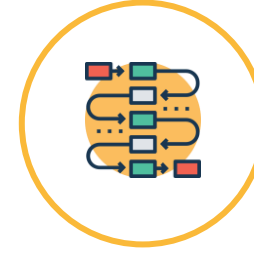
## Goal

A4W India focused on extending **high-impact, digitally-enabled services to at least 100,000 women SHFs**



## Target Group

**Women engaged in agriculture** (belonging to farming households, as well as casual laborers) in Uttar Pradesh, Telangana, and Andhra Pradesh



## Approach

A4W India developed **scale partnerships with large industry players** to deliver its goal

# Our three partners



## About

DeHaat is a **fast-growing start-up**, and one of the few companies providing end-to-end solutions and services

## Reach

DeHaat operates with an extensive network of **11,000+ DeHaat Centers & 500+ FPOs**, serving **1.8 million+ farmers** across 12 states

## Problem Statement

To understand and test the **go-to-market strategy** to increase the uptake and usage of **advisory and insurance products** by women in farming households in Uttar Pradesh



Samunnati is one of India's **largest Agri-tech Non-Banking Financial Company** and is building an open Agri-network

Samunnati has reached **6 million+ farmers** across 22 states in over 100 value chains

To offer **capacity building support and working capital credit to women-led FPOs and women village-level entrepreneurs** in Uttar Pradesh, Andhra Pradesh, and Telangana, in order to strengthen the women intermediary channels

Co-  
partners



Frontier Markets (FM) is a **social commerce platform for rural households** operated through a network of **women entrepreneurs**

FM works with **35,000+ digitalized rural women entrepreneurs** serving **5000 villages** and **delivering 50 million solutions** to rural doorsteps

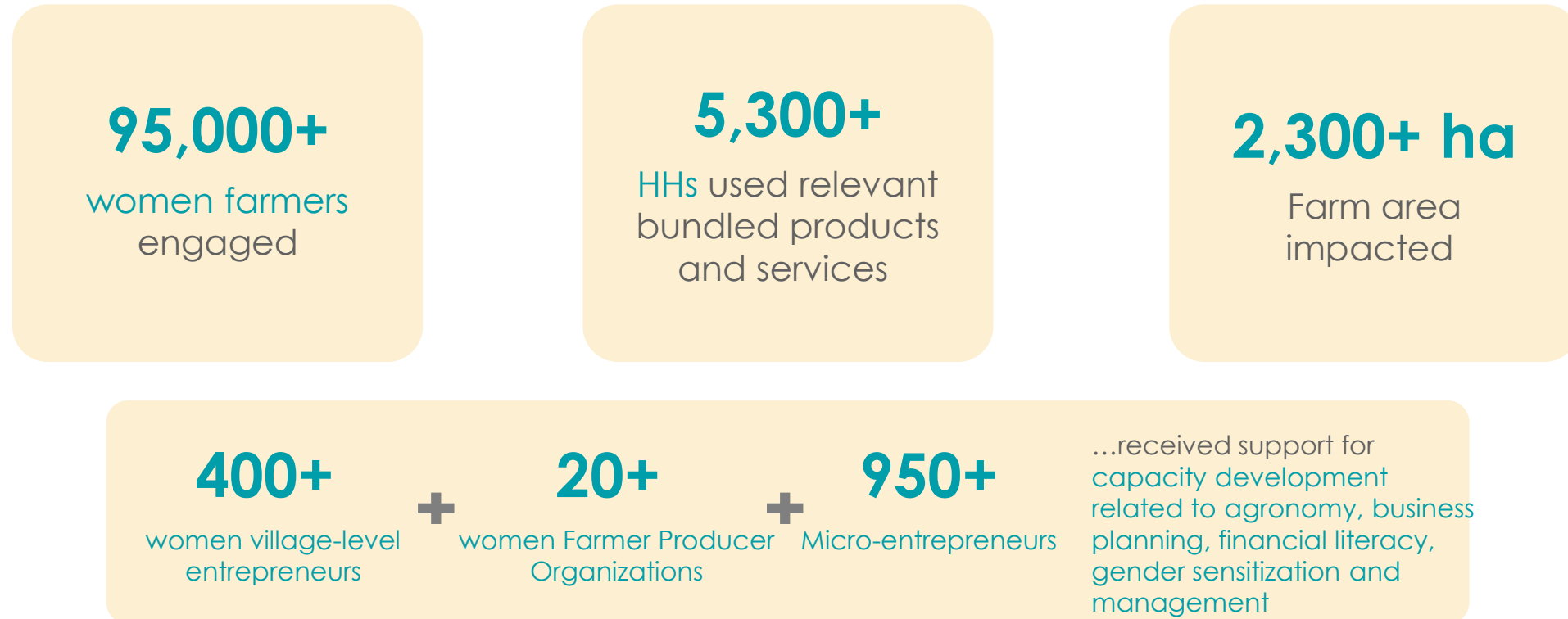
To promote access and adoption of suitable **agri product bundles to women farmers** through women village-level entrepreneurs in Uttar Pradesh

Additionally, we worked with agri-input providers, including BigHaat and Jubilant Ingrevia to cater to women farmers

This document seeks to answer the following three learning questions

- 1 To what extent have **A4W-supported partners been successful** in achieving scale, inclusion, and commercial sustainability?
- 2 What are the **main drivers of success and failure when creating product bundles for women smallholder farmers**?
- 3 What **does it take to enable the private sector to deliver products and offerings to women smallholder farmers** at scale?

# Partners achieved direct outreach and engagement with over 95,000 smallholder women farmers



# The DeHaat pilot onboarded 75,000+ women farmers providing access to advisory and insurance offerings...

## Impact so far

### Via advisory services:

- 530,000 minutes of advisory delivered to 75,000 women farmers
  - 24% of women farmers listened to 70% or more of the content shared (a rate comparable to men)
  - Active user rate seems to be close to the ballpark (DeHaat range: 7%-60% and best practices from research: 33% to 60%)
- 800+ extension meetings conducted with 55% women participation and covered over 200 villages through van campaigns
- 40,000 inbound calls received from women farmers for advisory, suggesting demand for advisory services

### Via insurance services:

- 9,709 free input-linked weather-based insurance coupons\* distributed to women farmers, with a 53% coupon redemption rate for signing-up for insurance (81% through physical channels and 12% through digital channels)<sup>1</sup>
- INR 40.56 lakh of quality seeds bought by women farmers with bundled Insurance, out of total INR 7.65 crore sales of input with bundled insurance in Rabi '22 for U.P.
- Approx. 2,300 ha of wheat land being insured by women farmers

## Sustaining the impact

Steps	Advisory	Insurance
<b>Women farmer centric content</b> - DeHaat will provide advisory content and imagery directed to the woman or the household	✓	
<b>Expanded product offerings</b> – DeHaat will deliver crop agnostic insurance that extends to multiple products, and testing out paid insurance		✓
<b>Gender-segregated data</b> – DeHaat will implement processes to understand challenges and needs of women farmers across different crop value chains and developing customized offerings	✓	✓
<b>Relevant technology</b> – DeHaat will deploy chatbots/DPG architecture for women farmers to communicate and ask queries	✓	✓

“ I have used the insurance for wheat myself and told many other women farmers about the DeHaat meetings and the type of information they can avail of.

- Neeta Devi, Woman SHF, U.P.

Note: (1) As per a report by IRDAI, the share of insurance premium collected through digital channels is 10.5% in 2019-20.

\*Coupon refers to the voucher that was provided to women farmers to sign-up for free insurance

# ...and Samunnati/FM pilot reached 10,000+ WSHFs about relevant agri bundles through 414 VLEs and 10,000+ women FPO members

## Impact so far

### Women Smallholder Farmers

- 10,000+ women farmers informed about Climate Resilient Seeds and Liquid Fertilizers
- 10,000+ women farmers reached out through 20+ women-led FPOs

### Women Village Level Entrepreneurs (VLEs)

- 400+ women village-level entrepreneurs trained for agronomy and financial literacy
- 290+ women VLEs provided with credit access
- 188 subsidized bundles purchased by VLEs to provide proof of concept through demo plots

### Women-led Farmer Producer Organizations (FPOs)

- 20+ women-led FPOs provided with needs-based trained on compliance, business planning, market linkage, processing and packaging
- Modified working capital credit requirements for participating FPOs

## Sustaining the impact

Steps	VLEs	FPOs
<b>Expanded product offerings-</b> FM will continue selling products to VLEs, and expand the agricultural offerings	✓	
<b>Expanded working capital credit-</b> Samunnati will continue to offer working capital credit to VLEs to improve revenue turnover and strengthen intermediary layer	✓	
<b>Monitoring and evaluation -</b> Samunnati will track FPOs' progress through an internal grading tool to understand further capacity building requirements		✓

“ I am happy because now I can get good-quality seeds without even leaving home. The FM team told us that these seeds grow quickly and can also resist some pests.

-Munni Devi, Women SHF, U.P.

“ I am confident about selling agri products to women farmers in my circle. After showing them the benefits of cattle feed supplements specifically, women farmers will be willing to purchase it from me.

-Sheela, Women VLE, U.P.



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# Product bundles optimized for an unmet need, know-how, decision-making agency, and potential income gains

**Bundling**, the act of joining products or services into a single combined or linked unit, **offers the benefits of cost reduction and improved customer awareness** by providing convenience, customization options (such as combining salt and cattle feed with DeHaat bundles), and **increased accessibility** (e.g., liquid fertilizer and sprayer from FM)

## Solved for an unmet need

We created bundles that addressed underlying needs for **higher productivity** (through fertilizers, cattle feed supplements), **better financial inclusion** (via insurance and credit) and **more resilience** (through climate-resilient seeds) across the agriculture value chain



## Led to potential income gains

The bundles comprised of products that increased the **pathways to earning** (via potentially better yields, diversified crops, and access to financial tools) and provided **independent ways of earning** (via cattle) beyond their households' current means

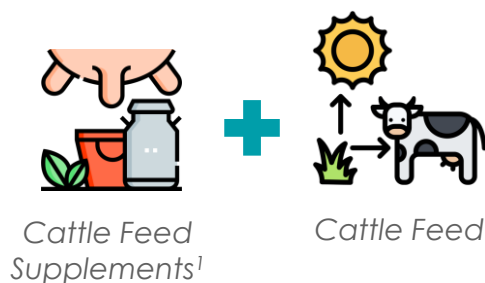
## Built on know-how and agency

We included complementary products that gave women farmers the opportunity to be **involved in decision making** by providing them the **potential to invest in their farms** and expand their operations, and **increased knowledge** of farming practices and techniques

# Adoption of cattle feed and its supplements can be improved through provision of subsidized bundles and credit support to VLEs

## Overview and potential impact

### Income Enhancer



The bundle is supplemented with capacity building and working capital support to women village level entrepreneurs, enabling them to better serve women farmers

“Taking care of the cattle is my responsibility. If there is a way to improve the quality of my cattle's milk, I would like to try it”

- Urmila Devi, Women SHF, U.P.

**93%** of women farmers want to purchase cattle feed and supplements from women village-level entrepreneurs<sup>2</sup>

### Potential income gain:

- Can **enhance women farmer incomes by ~15%** with higher milk productivity and increase in SNF<sup>3</sup> content for the farmer given a better quality of produce
- Provides potential of **>INR 30K per year** (~INR 2000 per household per year catering to an average of 15 HHs) income to women VLEs

## Actual uptake of cattle feed supplements

**11,133** women farmers were surveyed, amongst which 121 showed interest while none of them purchased cattle feed supplements without a subsidy in the first agri-cycle

### Adoption Drivers

- Thus, intervention was required to incentivize the use of cattle feed supplements by establishing a proof of concept
- FM extended a 50% subsidized bundle to women village-level entrepreneurs to establish trust amongst other women farmers and showcase the benefits of using this product
- 45% VLEs<sup>4</sup> invested in subsidized bundles, suggesting some demand to experiment with the product

A fundamental assumption we made was that women farmers, having experienced the advantages of high-quality cattle feed, would be inclined to see the value in cattle feed supplements. However, this hypothesis did not hold true. The absence of tangible evidence for a new product fostered reluctance among women farmers. Thus, it is essential to monitor long-term adoption trends to gauge the relevance of this product offering.

Source:1. This was the primary focus of the bundle since cattle feed is already being used by women farmers ;2. Dalberg Survey with FM with 2242 women farmers; 3. SNF refers to Solid-not-fat that is the residue left after water evaporates from milk (fat protein, lactose and mineral matter); 4. Subsidized bundles were extended to 291 out of 414 VLEs based on their eligibility to receive a working capital credit and past performance

# A proof of concept over few agri cycles is essential for adoption of climate resilient seeds, liquid fertilizers and farm implements

## Overview and potential impact

### The Input Package



Climate-resilient seeds



Liquid fertilizers

The bundle is supplemented with capacity building training and working capital support to women village level entrepreneurs, enabling VLEs to better serve women farmers



*"If I could get good quality seeds and fertilizers in my village, why will I travel so far to procure them?"*

-Mala Devi, Women SHF, U.P.

Only **12%**

of women farmers know about climate resilient seeds

**81%**

of women farmers want to use climate resilient seeds

Only **21%**

of women farmers know about liquid fertilizers

**83%**

of women farmers want to use liquid fertilizers

### Potential income gain:

- Can **enhance women farmer incomes by ~18%** through input cost reduction, crop productivity enhancement, and knowledge products for inputs
- Provides potential of **>INR 50K per year (~INR 2500-3000 per household per year)** income to women VLEs

## Actual uptake of seeds and fertilizers

**11,133** women farmers were surveyed, amongst which 487 showed interest while only 46 women farmers purchased climate resilient seeds and liquid fertilizers

### Adoption Drivers

- FM provided subsidized bundles<sup>1</sup> to VLE including climate-resilient seeds, liquid fertilizers, and a sprayer to establish proof of concept and demo plots. 45% of VLEs<sup>2</sup> purchased these bundles
- Existing trust between the women farmers and VLEs led to the sale of 46 products to women farmers without subsidy and proof of concept

However, running a pilot for one agri-cycle helped us understand that adoption of new agri products takes more than a cycle through continued efforts

Source: Dalberg Survey with FM with 2242 women farmers

1. The bundle also included cattle feed supplements, as highlighted previously; 2. Subsidized bundles were extended to 291 out of 414 VLEs based on their eligibility to receive a working capital credit and past performance

# DeHaat combined advice and insurance to create service bundles that catered to women farmers

## Overview

### Nari Shakti



Inputs-linked  
free insurance



Agronomic  
advisory

The bundle was further expanded by adding products relevant to women farmers, including common salt and cattle feed

**68%** of women farmers did not have a crop insurance, primarily because of a lack of awareness and trust

**71%** of women farmers do not access external advisory, with 87% demanding physical touchpoint

“Is there a number to call to get rid of weeds and pests on my farms, it is an absolute menace.”

- Women SHF, Hardoi, U.P.

“I would like to get my crop insured, but I am not aware of the exact benefits”

- Women SHF, Baranki U.P.

## Actual Uptake

### High reach

75,215 women farmers registered with DeHaat platform

Onboarding and gender sensitization training of 950+ micro-entrepreneurs



### Continuous Engagement

9,000+ insurance coupons distributed

40,000+ outbound calls for advisory

800+ women extension meetings organized



### Supporting drivers

- Testimonials of early adopters were shared to establish social proof
- Awareness generation campaigns, extension meetings and VAN campaigns informed women farmers about insurance and introduced them to the women call centre for outbound advisory
- Multi-modal support to women farmers improved access
- Collateral representing farming households including women farmers, made women feel involved in the decision-making process



However, sustained efforts for multiple crop cycles will be required to involve women farmers in the mainstream decision-making related to agriculture. As highlighted previously, DeHaat will be investing in the same over the long run

# We socialized the solutions via assisted digital channels and demonstrated proof of concepts to help build agency for WSHF

1



## Awareness

- **Allayed scepticism of an expensive product via proof of concept:** FM is providing subsidized bundles to VLEs to set up demo plots and show the benefits
- **Utilized lived experience to show the true additionality of insurance:** DeHaat utilized the heat waves in U.P. to run an awareness campaign on insurance, demonstrating a live and pressing need

2



## Engagement

- **Leveraged an omnichannel approach to gain momentum:** DeHaat used multiple relevant digital and physical channels to convey the use of the product
- **Built relatability and relevance through women-centric packaging:** DeHaat's updated collaterals highlighted the family as a unit, focusing on women farmers to assert who all the product is for
- **Created comfort through gender-inclusive training:** Multiple micro-entrepreneur and field staff trainings incorporated gender sensitization and inclusivity

3



## Adoption

- **Created ease of use for all through the assisted digital channel:** FM's VLE program enabled the VLEs to place orders for the women farmers on their own mobiles, enabling a larger set to avail of them
- **Engaged men as stakeholders to ensure an understanding for sustained female agency:** DeHaat extension meetings included men and women to give the former the context for why women should attend these meetings
- **Utilized the soft power of women's groups to reach wider audiences:** FM and DeHaat leveraging SHG network, Samunnati training dissemination through SHGs

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# We found five key challenges limiting understanding, acceleration, and scale of Gender Transformative Business Models in rural areas



## 1. Lack of understanding of business case of applying a gender lens

Data shows that businesses can grow by centering women in multiple roles internally<sup>1</sup>. However, organizations often approach it from a socio-economic lens rather than from a business perspective



## 2. Dearth of standardized indicators to measure progress

Standardized indicators to measuring how transformative a given organization's business model is, are often lacking preventing companies and other stakeholders from measuring progress towards becoming gender transformative



## 3. Difficult to find large scale networks of women as customers in a short span of time

Women are often perceived as hard to reach and communicate with, especially at a profitable scale



## 4. View gender-oriented investments as one-off and not as 'ways of working'

Private sector organizations often do not commit to a gender-inclusive way of working across their internal and external processes and products, but view gender commitments as temporary



## 5. Unable or hesitant to take an initial risk due to higher opportunity cost

Most organizations are apprehensive in taking up an initial risk to cater to women target group because of a high acquisition cost and a lack of incentives



# We identified five principles to enable private sector actors to deliver a gender intentional business strategy that can scale

We worked with **private sector players** and delivered product bundles at scale. We noticed that there exists a **chasm between the intent and execution** of gender-inclusive strategies.

## Five key learnings to effectively enable the private sector to be truly gender transformational:

- A. Persuading the **right people to believe in a gender lens** should be a core part of the business strategy
- B. Anchor desire for actionable short term projects **in strategic gender diagnostics** for the organization
- C. **Opportunity costs can be lowered** in the short run for action by providing initial proof, co-funding activities, and supporting customer acquisition
- D. **Building partnerships** based on a common goal, with clear roles and responsibilities, and the trust to adapt as needed is crucial
- E. Providing the **right incentives** throughout the learning journey ensures sustained uptake from private sector actors

Early learning suggests that bridging the gap can offer **100% leverage on philanthropic capital**

# A. The plan needed executive buy-in and was driven by business goals that created impact, instead of the other way around

**CXO-level commitment was necessary but not sufficient. The presence of an execution champion proved to be crucial.**

- We had CEO buy-in and commitment with one of our initial partners. However, efforts to work with several internal operational leaders didn't pan out. None were ready to champion the agenda across the organization (despite showing interest).
- Conversations with one of our final partners moved very quickly into execution due to commitment from the founders and from senior executives. They saw long-term value in the partnership and value proposition of what we were testing out which led them to contribute their best.

**Business goals and initiatives with momentum behind them took precedence. Impact followed rather than led.**

- Our in-going view with Samunnati was to increase the participation of women in FPOs (a well-accepted and important challenge). However, they were seeking support to accelerate the deployment of their VLE channel.
- We pivoted to meet their needs. Over time, the buy-in enabled trials on other parts of the business. E.g., Samunnati agreed to expand the pilot to include FPOs.

**Start small or big? Big proved better – it creates org-wide interest and meaningful evidence.**

- Pilots designed at a meaningful scale proved to be most effective. We found that scale should be determined by the business (e.g., loan book size, quantum of investment, expansion of channel, etc.).
- For instance, DeHaat wanted to onboard 80k women farmers (~8% of their farmer reach in U.P.). Samunnati wanted to work with a higher number of VLEs.
- We learnt that proof at a large scale furthers business goals rather than just focus on social impact.

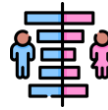
## B. It was crucial to create a baseline and conduct an overall diagnostic of the organization



### Ran a diagnostic on operations

The **gender diagnostics tool** helped organizations understand where they were in the gender journey and highlighted areas of operations where they could increase efforts

- **Internal organization assessment** helped understand staff gender diversity, parental, family and caregiving support, staff protection policies, etc
- **External organization assessment** helped understand if there is gender focused training, support, data collection, partnerships, customer servicing, etc
- We supported partners in identifying their gender baselines by running gender diagnostics for them



### Collected sex-disaggregated data

The **sex-disaggregated data guide** provided a sample of **categories and indicators that could help organizations** ensure that the **data exhaustively represents the different realities** faced by women smallholders.

- *AgriTech partner is now gathering gender-disaggregated data to understand what women farmers need and the problems they face; another partner aims to track and compare the performance improvement of women-led and mixed FPOs with access to financial literacy, capacity building, and credit services*



### Created personas of women farmers

Personas helped identify the **needs and goals, roles and responsibilities, attitudes and beliefs, and common behaviors and devices** of women farmers

- *We created personas of women farmers with a partner and highlighted which segment should be targeted first based on their motivators and requirements*



### Created a gender transformation plan

Organizations relied on the different inputs to:

- **Assess the gaps** in their work
- **Envision gender-inclusive models** for their business practices
- **Build a budget** for being gender inclusive
- **Build internal capacity** to fix the gaps
- **Hire necessary additions** to implement their goals
- **Partner with relevant actors** to address needs that they do not have the capabilities for
- *We supported partners in determining the right types of interventions based on their respective progress and needs*

## C. We found three keys ways to lower opportunity costs and inspire action

*These actions in combination can result in decreased opportunity cost*



1

**Lowered risk perception by investing in technical assistance**

- We provided technical assistance by building a business model and designing research to gain insights into the needs of smallholder women farmers
- We ran a gender diagnostic test, conducted HCD research, and designed pilots in collaboration with our partners

+



2

**Subsidized investment by co-funding**

- We contributed to the initial research and implementation costs such as customer acquisition through investment in initiatives, such as awareness campaigns and setting up of demo plots
- We provided support with operating costs to two partners at a 1:1 and 3:1 ratio, and covered 25% of the total project budget to support research

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3

**Provided other support needed for customer acquisition**

- We assisted in channel capacity development through training and partnering with organizations that have existing networks and trust in relevant communities
- We recommended van campaigns for awareness and capacity-building exercises for intermediaries, provided incentives to high-performing intermediate channels, subsidized bundles to VLEs for increased acceptance and adoption

## D. We learnt that success rests on equal partnerships that have shared vision and complementary skillsets

### All parties had a shared vision for the partnership and agreed on what they wanted to achieve together.

- Our VLE anchor partner was looking to expand their offerings to the agricultural space through their network of VLEs
- Our NBFC partner intended to provide credit to other intermediary layers beyond FPOs, i.e., VLEs
- Both their goals to expand offerings meshed well with program goals to offer services to women farmers

### Businesses were ready to adapt their strategies based on market trends, customer feedback, and the partnership's performance.

- Initially, a partner believed that their current approaches to target men can be extended to women. Ongoing engagement with them and research helped convince them otherwise
- Another partner questioned the economics of a women-only entrepreneur channel (citing exclusion from input purchase and sale of outputs) but were willing to challenge their assumptions and test new ways to reach them



### Each party was transparent about their intentions, capabilities, and resources.

- One of the partners indicated that they don't have enough RMs in U.P. to complete the documentation process and would need another partner's support
- A partner acknowledged that involving women as key decision-makers might not be achievable within the pilot's timeframe due to the necessity for a behavioral change

### Each business had clear roles and responsibilities in the partnership, which helped avoid confusion and conflicts.

- Detailed activity-by-activity workplans along with their associated costs and responsibility were chalked out
- Adequate time was invested in defining the roles before the launch of the pilot, rather than building it on the go

# E. We made use of the right incentives throughout the learning journey to ensure sustained uptake from the private sector actors



## Organizational level capacity building



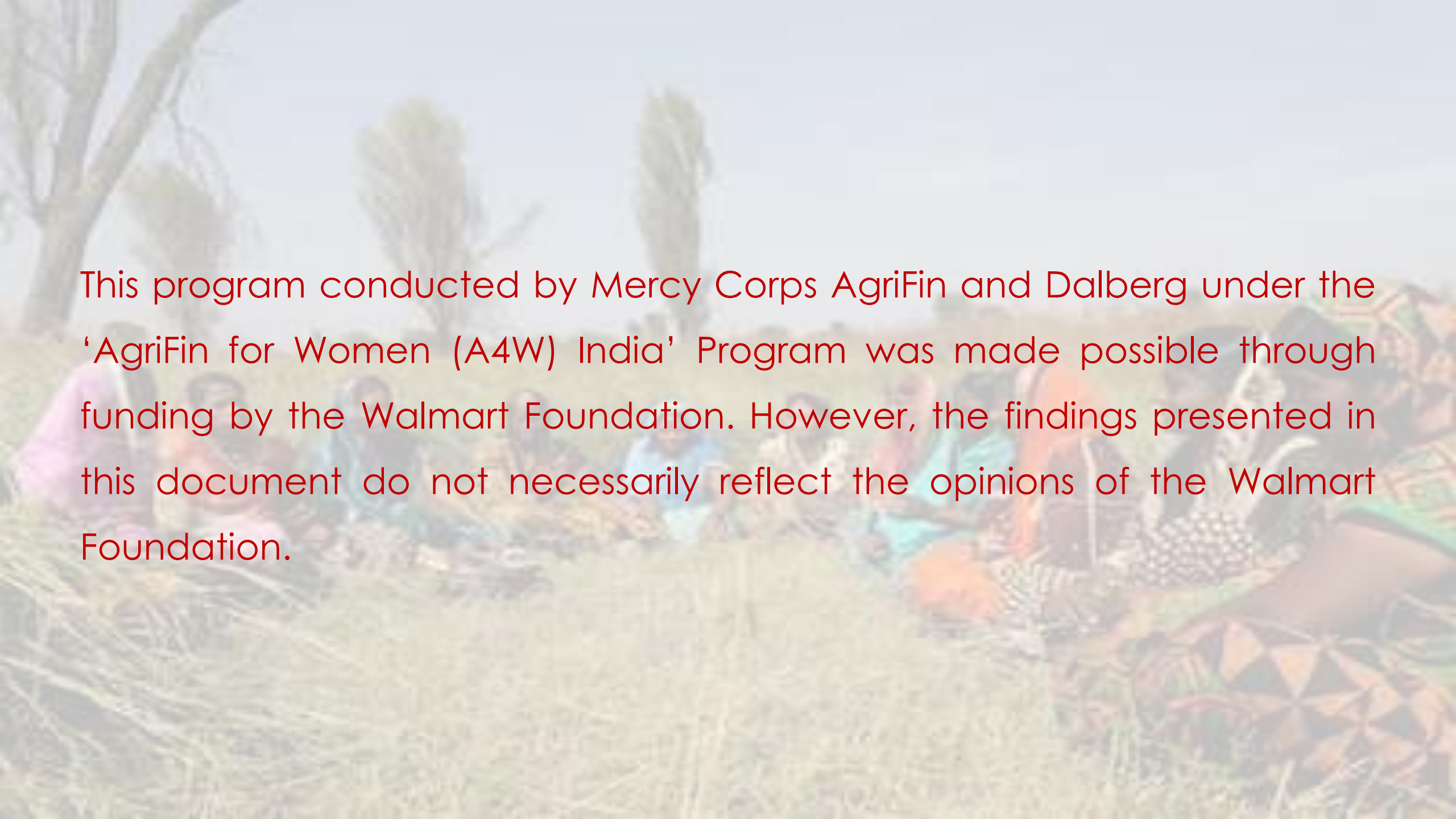
## Thought partnerships and soft incentives

What is it?	<ul style="list-style-type: none"> <li>A deliberate and systematic process aimed at improving the organization's efficiency, effectiveness, and sustainability in adopting a gender lens while delivering its programs, services, or products</li> </ul>	<ul style="list-style-type: none"> <li>Ecosystem building refers to the intentional and collaborative efforts to nurture and develop a supportive environment for gender-inclusive innovation, and economic growth</li> </ul>
How did we implement it?	<p>We supported partners in:</p> <ul style="list-style-type: none"> <li>Conducting gender-sensitizing training for employees and field staff</li> <li>Building the capacity of the intermediary layer</li> <li>Identifying their current standing in gender transformative journey</li> <li>Collecting gender-segregated data</li> </ul>	<ul style="list-style-type: none"> <li>We kept a continuous brainstorming link open with our partners to make this an iterative process, and made necessary changes as and when discussed</li> <li>We helped create second-order effects by bringing ecosystem players together and publishing learning documents</li> </ul>
What results did we see?	<ul style="list-style-type: none"> <li><i>Improved organizational capacity:</i> Our partners have an organizational level drive and capabilities to cater to women smallholder farmers</li> <li><i>Organizational ownership:</i> Our partners added initiatives of their own accord beyond the original scope of work; 400+ micro-entrepreneurs in DeHaat centers ran digital campaigns to encourage women farmers to participate in the program, operating DeHaat centers run by women farmers in other geographies now sell cattle feed</li> </ul>	<ul style="list-style-type: none"> <li><i>Greater connections due to thought partnering:</i> Our partners now have deeper connections and nascent partnerships in the agricultural ecosystem catering to women smallholder farmers</li> <li><i>Ripple effects of soft incentives:</i> After providing capacity building and credit support to VLEs and onboarding VAS partners, they now also want to purchase farm implement sprayers and rent them out to women farmers</li> </ul>



THANK YOU!



A group of women are sitting in a circle on the ground in a rural, open field. They are wearing colorful traditional Indian clothing. The background shows some trees and a clear sky. The text is overlaid on this image.

This program conducted by Mercy Corps AgriFin and Dalberg under the 'AgriFin for Women (A4W) India' Program was made possible through funding by the Walmart Foundation. However, the findings presented in this document do not necessarily reflect the opinions of the Walmart Foundation.