



Driving Financial Inclusion, Economic Empowerment and climate resilience

Evidence from Uttar Pradesh, Andhra Pradesh and Telangana in India

An Impact Brief of AgriFin for Women- India

Table of Content

01	1.0 Introduction
03	1.1 Objectives of A4W
03	1.2 A4W Theory of Change
04	1.3 A4W Strategies and Approaches
04	1.4 A4W Outcomes
07	2.0 Impact of A4W Intervention
07	2.1 Women Participation in Decision-making
08	2.2 Behaviour change and improved agricultural productivity from Women Voices
09	2.3. Sustainable resilience building against climate change through Farmer Producer groups
09	2.4. Improved family nutrition and access to education
10	2.5. Improved WSHFs Income through trade in Bundled Product and service
10	2.6. Improved Market Efficiency for farm Input and Household items
11	2.7. Emerging voluntary Farmer to Farmer Extension approach
11	2.8. Improved women Participation in Agricultural Value chain
12	2.9 Strengthened Business Models, increased Certainty and reduced risk leading to increased productivity
12	2.10 Improved women involvement in creating positive change
13	3.0 Impact Road Map
14	References
14	Glossaries

1.0 Introduction



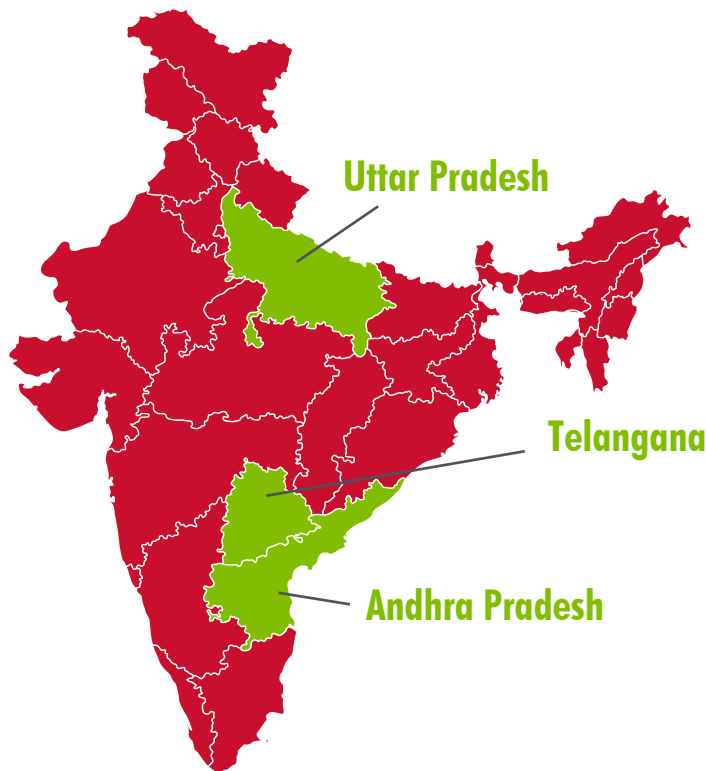
This impact brief outlines the impact of the AgriFin for Women India (A4W) project. The project, which Mercy Corps Agrifin implemented in collaboration with Walmart Foundation, brought together other partners, which include Dalberg, DeHaat, Samunnati and Market Frontier. The project was implemented in Andhra Pradesh, Telangana and Uttar Pradesh areas, which are considered to have a total of between 35 to 52 million women farmers and up to 28% of all women small scale farmers in India.

Women smallholder farmers in India are playing an increasingly important role in Agriculture. Eighty (80%) per cent of all economically active women are employed in agriculture (33% for agriculture laborforce and 43% are self employed farmers). Eighty five (85%) per cent of rural women are engaged in agriculture. Seventy (70%) per cent of all women engaged in cultivation are households witnessing rural to urban migration by men resulting in feminization of the sector.

20% to 30% additional yield can be generated by women farmers if provided with the same access to productive resources as men

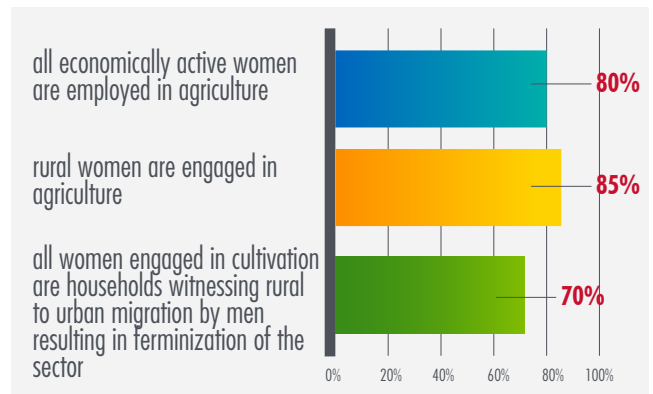
Key Impact Highlights

- › Women Participation in Decision making
- › Achieving Social behavior change from women voices in Agriculture
- › Sustainable resilience building against climate change through Farmer Producer groups
- › Emerging voluntary farmer to farmer extension
- › Household food security, nutrition and access to education
- › Improved WSHFs Income through Product and service bundling
- › Improved Market Efficiency for farm Input and household items
- › Improved women participation in Agricultural Value chain
- › Strengthened WSHFs business Models, increased Certainty and reduced risk leading to increased productivity
- › Women involvement in creating positive change

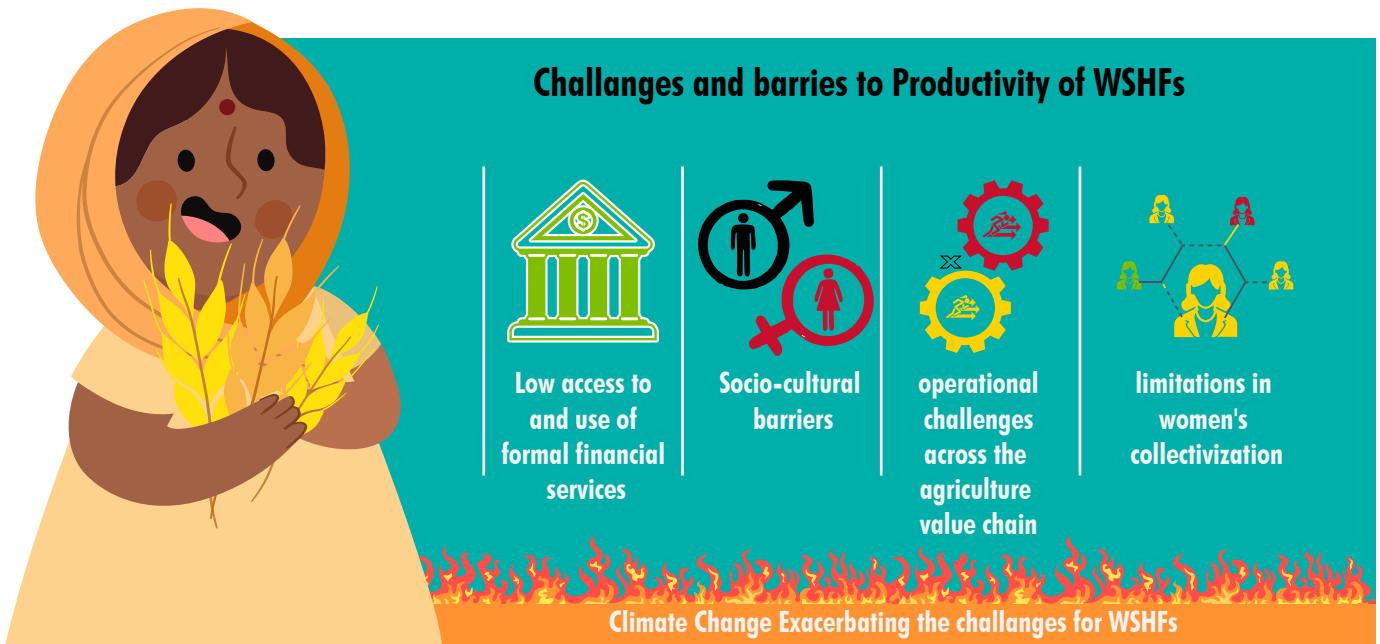


35 - 52 MILLION Women Farmers

giving 28% WSHFs in INDIA



Preliminary investigation of the ecosystems for women smallholder farmers by MCA revealed that women SHFs are phased by four categories of challenges to agricultural productivity and income:



After an in-depth market assessment in India, Mercy Corps Agrifin (MCA) identified a need for experienced digital ecosystem-builders to support the case for the inclusion of women smallholder farmers (WSHFs). To address this need, in partnership with the Walmart Foundation, Mercy Corps expanded MCA's proven model to drive digital innovation for WSHFs in India through the AgriFin India for women (A4W) program. A4W's overarching goal was to build digital financial inclusion for 100,000 WSHFs, bundled with services to increase productivity, income and resilience by at least 25% over two years. To support sustainable scale, and by working through our direct implementation partner, Dalberg allowed for immediate, high-caliber rollout with partners and deep trusted networks of expertise across all technical areas and target geographies.



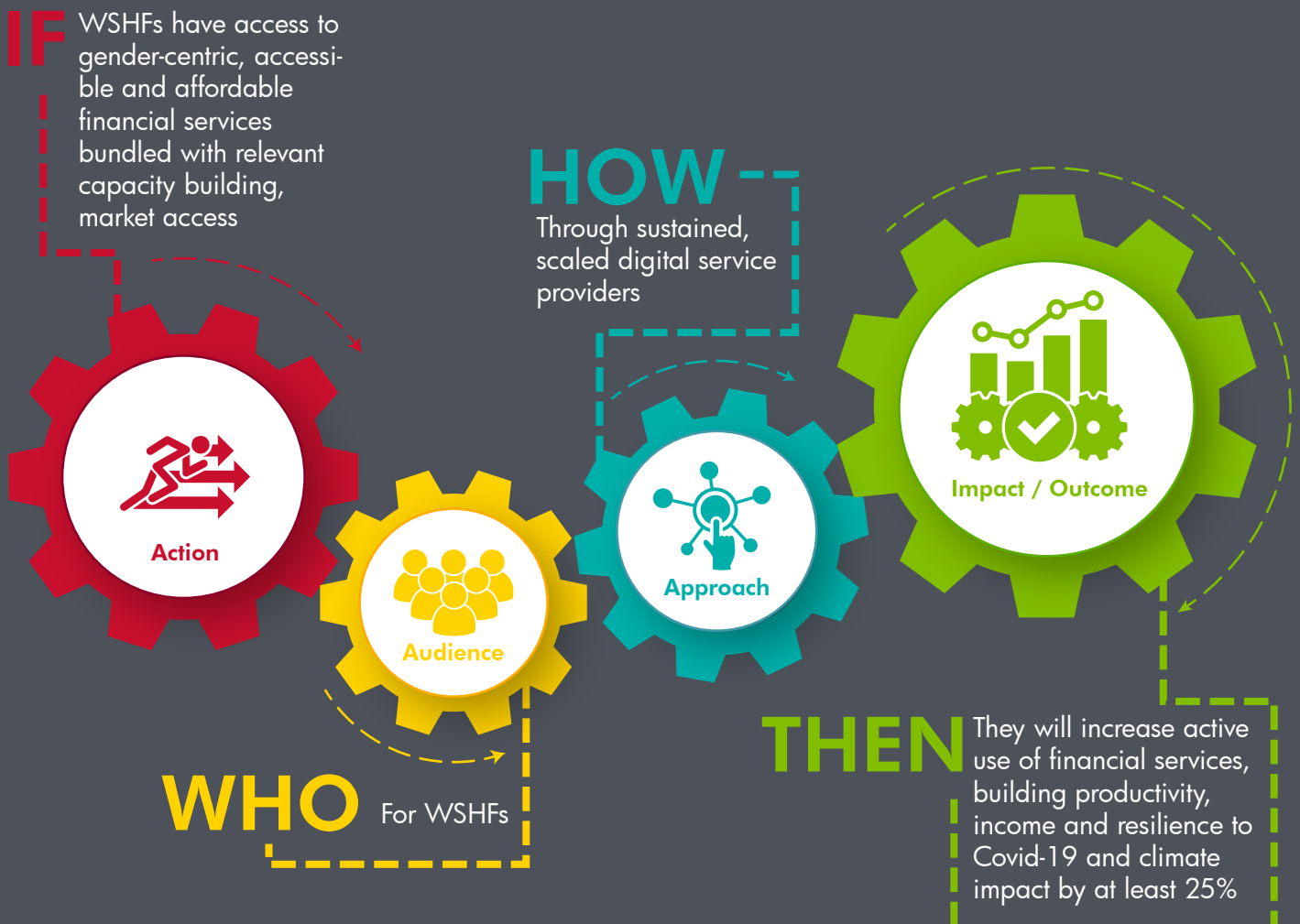
1.1 Objectives of A4W

To better understand the Indian agricultural Ecosystem and work with transformational ecosystem actors to positively influence their gender transformation journey as well as work with them to develop viable business models to support WSHFs

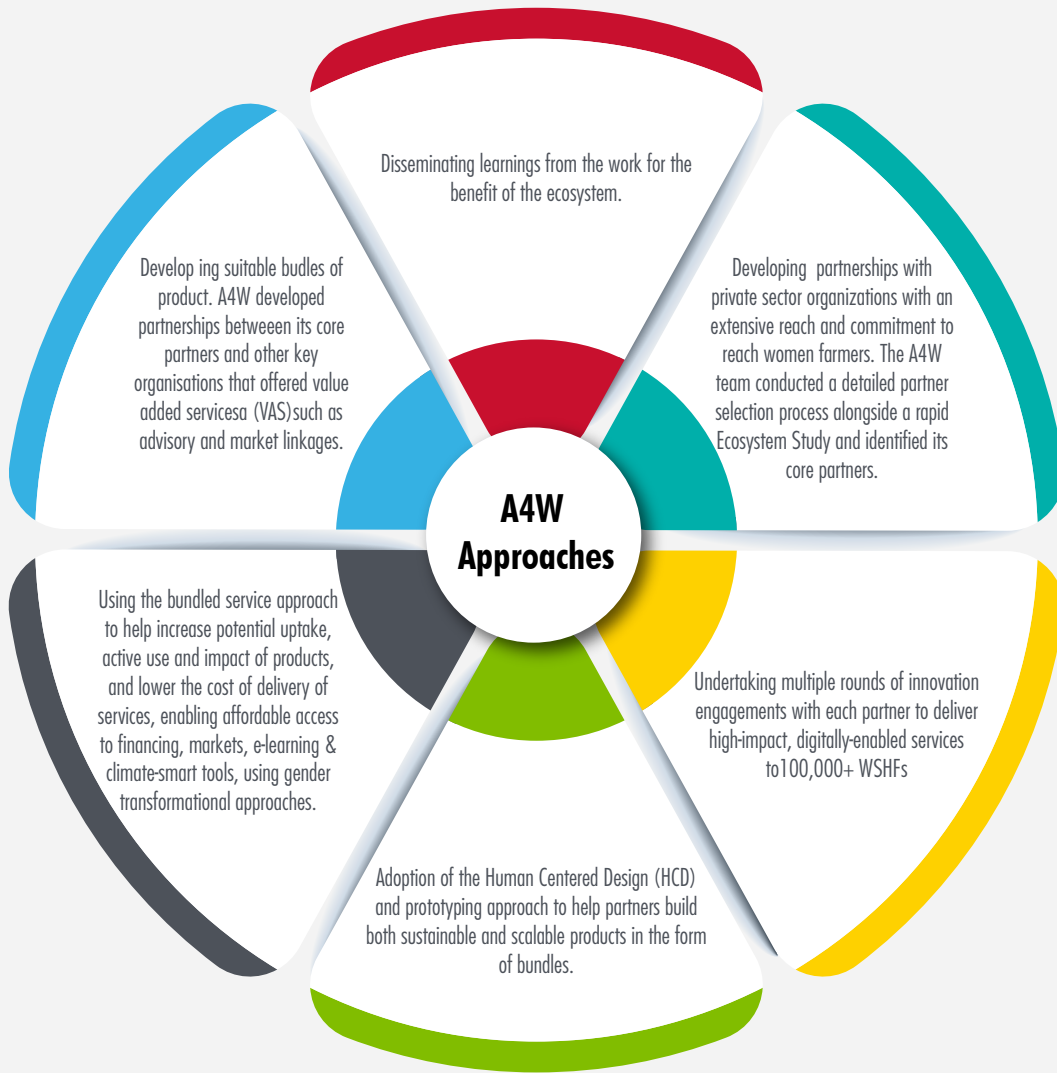
Identify financial and non-financial products/bundles to support income and productivity gains for WSHFs, and build resilience based on the evaluation of the needs of women farmers and ecosystem actors while leveraging the human-centered design research approach.

Test and scale innovations- including digitally- assisted innovations- to increase reach to WSHFs and develop public- facing documents to share program learning.

1.2 A4W Theory of Change

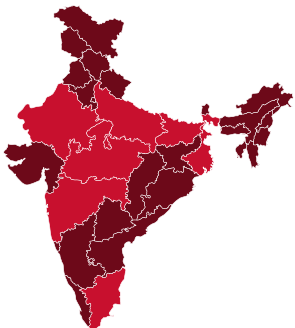


1.3 A4W Strategies and Approaches



1.4 A4W Outcomes

Outcome 1: Increase in Productivity, Income & Resilience



22,243 WSHFs onboarded through 414 VLEs 22 FPOs

Bundle 1

~15% WSHF income Enhancement

with higher milk productivity & increased solid not fat (SNF) content

INR 30K

~INR 2000 PER HOUSEHOLD

Potential Increase per Year
income to women VLEs

Bundle 2

~18% WSHF income Enhancement by

through input cost reduction, crop productivity enhancement, and knowledge products for inputs

INR 50K

~INR 2500-3000 PER HOUSEHOLD

Potential Increase per Year
income to women VLEs

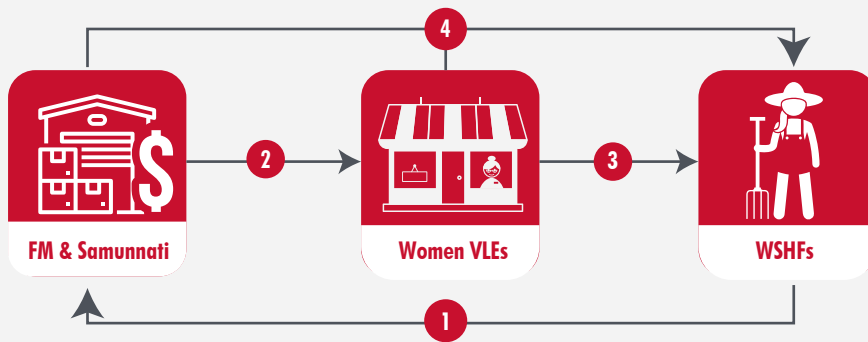
Outcome 2



100% ACTIVE USE OF DEHAAT & SAMUNNATI Digitally Enabled Financial Services

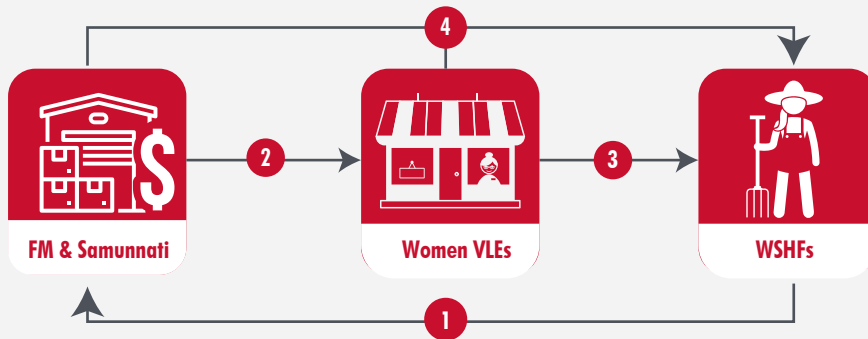
Outcome 3: Financial Products and services tailored for the WSHFs

Inputs Package



- 1 FM & Samunnati get exposure to customers and as a result gain WSHFs
- 2 FM & Samunnati sells the financial Products and services tailored for the WSHFs to Women VLEs
- 3 Women VLEs use the financial Products and services with the WSHFs seeing it as FM & Samunnati
- 4 FM & Samunnati and Women VLEs partner to offer unique products and services

Income Enhancer Bundle



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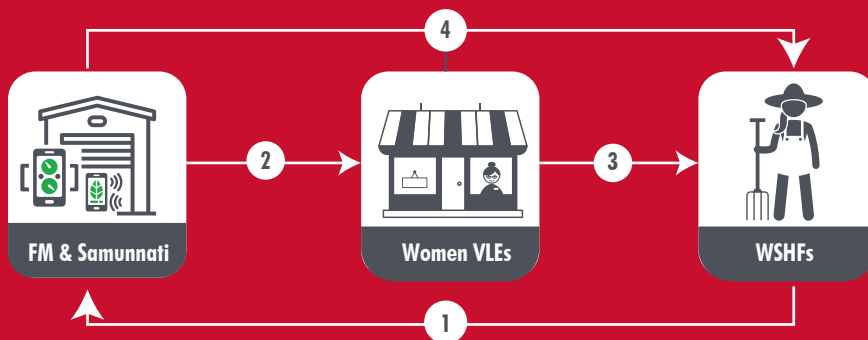
Outcome 4: Digital Models for farmer Produce Organisations and other Farmer Groups

Inputs Package



- 1 FM & Samunnati get exposure to customers and as a result gain WSHFs
- 2 FM & Samunnati offers digital models for FPOs and other FGs Women VLEs
- 3 Women VLEs use digital models for FPOs and other FGs with the WSHFs seeing it as FM & Samunnati
- 4 FM & Samunnati and Women VLEs partner to offer unique products and services

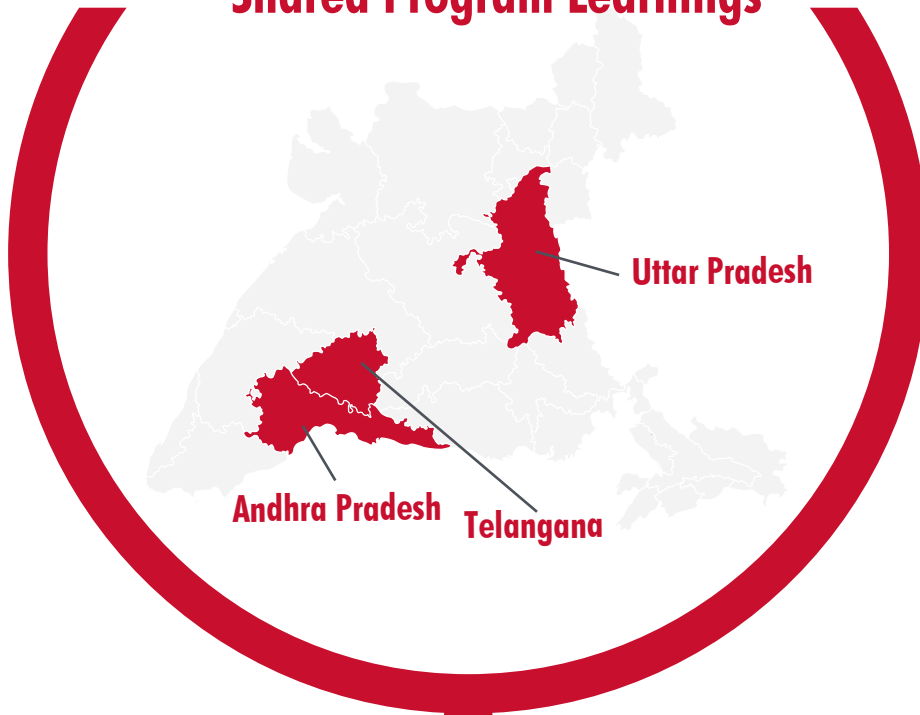
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Outcome 5 Dissemination of Program Learning

Shared Program Learnings

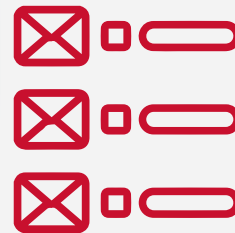


Ecosystem Report shared with Audiences



MCA's 2022 Learning Event with over **400** PARTICIPANTS

MCA
MAILING LIST



Reaching over **1,700**



individuals

2.0 Impact of A4W Intervention >

2.1 Women Participation in Decision-making

a. From silenced Women to Loud decision Makers, farmer to farmer extension agents and active participants in Agriculture Production

"I wanted to get my crop insured, but I was not aware of the exact benefits. However, now after Nari Shakti, 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"

Baranki UP

WSHFs' participation in training events was initially low due to



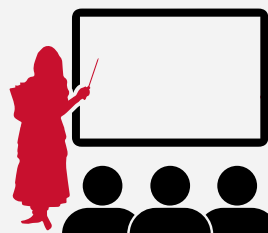
mobility limitations



lack of exposure to other peers within their community

affecting how much they trusted the advice received through groups.

Through:



extension meetings and training



women were encouraged to ask questions related to farming,



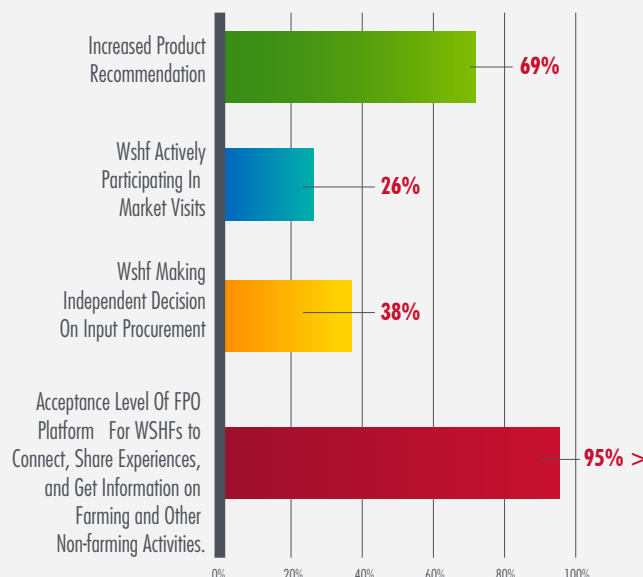
making it easier for them to engage and open discussions

This built women's confidence, leading to increased participation in events over time, knowledge acquisition and support for fellow women farmers whose reading or writing skills were lacking. WSHFs are expected to continue adopting new services and products introduced through A4W in the coming Agric cycles

Following attending awareness meetings and purchasing products from VLEs,

"When we started this project, the major challenge we faced was that women farmers were not comfortable moving out of their houses and despite managing 80% of farming work, they had no say. We wanted to do this to give them the respect they deserve. We conducted farmer meetings, offered free advisory, and provided great support through DeHaat centers by providing micro-entrepreneurs with gender sensitization training and conducted digital campaigns amongst other things. We have seen the most impact in eastern UP, as compared to western and central zones, but overall women now interact more in farmer meetings, have started visiting DeHaat centers and now request advisory on certain things as well."

Devendra Sharma,
Manager, Agri Extension,
DeHaat, U.P



b. Independence in Decision Making for women at Household Level



WSHFs in India, digital offerings still need a human interface to Accelerate



Acceptance



Adoption



Usage

The project's private sector partners, leveraged on the use of women-led FPOs and VLEs as a bridge to reach WSHFs with the different offerings. The role of these female entrepreneurs allowed trusted human support as women built their decision-making power, became comfortable with digital access and increased their digital literacy.

Quoter of the women on independent decision making on



crop insurance



fertilizer & seed Purchase



taking loans from VLEs



A4W enabled women to make independent decisions in agriculture, something which was socio-culturally prohibited before the project.

2.2 Behaviour change and improved agricultural productivity from women Voices

58%
of WSHFs

said that they were now able to express their opinion in the household

44%
of WSHFs

strongly agreed to being treated with respect in their community



The nature of the change, is in itself sustainable and the trickle-down effect into the future is expected to follow the same trajectory if not better.

2.3. Sustainable resilience building against climate change through Farmer Producer groups

"We got to know about Nari Shakti through a farmer meeting, after which I told about this to my husband, friends and family. Women farmers are feeling encouraged through this to participate more in agri-related decision making."

Neeta Devi, WSHF, Murshadpur, U.P.

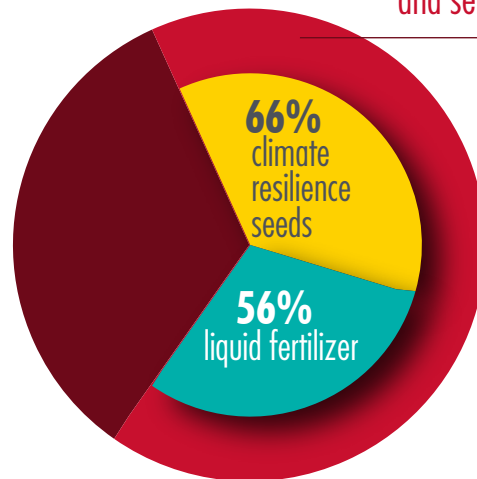
"I am happy because now I can get good-quality seeds without even leaving home. The FM team told us that these seeds grow quickly and can also resist some pests."

Munni Devi, WSHF, U.P.

"I wanted to get my crop insured, but I was not aware of the exact benefits. However, now after Nari Shakti, 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",

Baranki UP

2/3
of WSHF
accepted the products
and services provided



2.4. Improved family nutrition and access to education

Evidence also points to a wide range of positive ripple effects when women engaged in this work

"I have been a VLE working with FM for over 3 years and a lead farmer, working with and supporting fellow women farmers with training and ordering of farm inputs through the FM's Meri Saheli App. I have been able to generate income through the orders made on the Meri Saheli App, I am able to buy household food items and contribute to my children school fees which previously was being paid by my husband."

Sameer, a 46 year old WSHF with 5 children



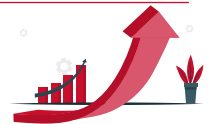
› improved family nutrition



› Education



› increased agency in their family & community



› hire additional labor



2.5. Improved WSHFs Income through trade in Bundled Product and service

"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.



22,243 WSHFs
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414 VLEs **22 FPOs**



WSHFs



VLEs

Bundle 1

~15%

WSHF income Enhancement

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INR 30K

~INR 2000 PER HOUSEHOLD

Potential Increase per Year

income to women VLEs

Samunnati has worked with

700+ FPOs

and

1500+ agri-enterprises

reaching over

4 M farmers as potential product users

Additional Earnings for VLEs

30%>

INCOME INCREASE
(~ INR 80,000-160,000) PER YEAR

from inputs and cattle feed provided to WSHFs

Bundle 2

~18%

WSHF income Enhancement by

through input cost reduction, crop productivity enhancement, and knowledge products for inputs

INR 50K

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Potential Increase per Year

income to women VLEs

2.6. Improved Market Efficiency for farm Input and Household items

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Munni Devi, WSHF, U.P.

VLEs & FPOs



**Improved Access to Financing
Insurance
Farm Inputs
Advisory Services**



WSHFs



Increased Productivity



Increased Income for both VLEs & WSHFs

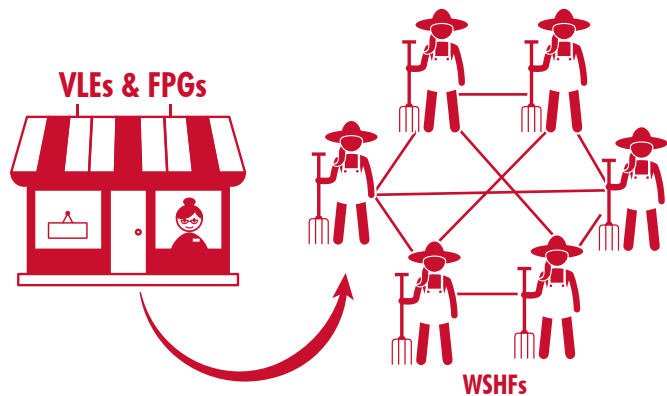


Improved Resilience

2.7. Emerging voluntary Farmer to Farmer Extension approach

"I informed women farmers about Nari Shakti, women have now started coming to my center after I encouraged them to do that through visits and farmer meetings. I told them the benefits of insurance in case of unforeseen challenges like unexpected rainfall."

Avnish Kumar, Saksham Kisan Seva Kendra, DeHaat Centre, UP



Improved Information Availability

Improved Access to Financing Insurance Farm Inputs Advisory Services

Increased Productivity

Increased Income for both VLEs & WSHFs

Improved Resilience

2.8. Improved women Participation in Agricultural Value chain

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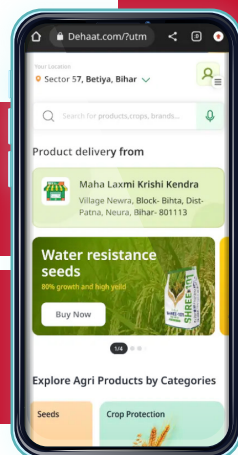
DeHaat built a network of last mile micro entrepreneurs who provide advisory, inputs, finance and insurance to farmers.



Currently [Nari Shakti 2.0]

network of over **3,500** micro entrepreneurs,

Dehaat App Serving **600,000+** farmers across 7 states in India



Phase Two [Nari Shakti 2.0]

Additional **2,000** micro entrepreneurs,

intend to reach over **100,000** additional WSHFs

incentivised up to **\$62** per micro entrepreneur

providing financing & credit to **400+** micro entrepreneurs,



400+

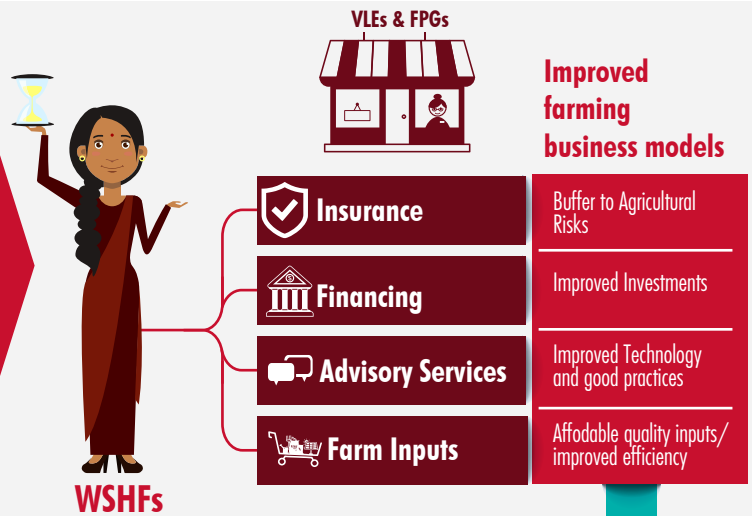
DeHaat centers ran digital campaigns to learn

- about new farming techniques,
- crop varieties,
- and other relevant information

2.9 Strengthened Business Models, increased Certainty and reduced risk leading to increased productivity

"I attended the extension meeting organized by DeHaat and later went to their centre to take insurance. Since this was a free, short term insurance we could get the claim due to unexpected heavy rains some time later. We are planning to take a paid insurance in the next cycle, having understood the benefits of crop insurance."

WSHF, Hapur, U.P



"I wanted to get my crop insured, but I was not aware of the exact benefits. However, now after Nari Shakti, 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"

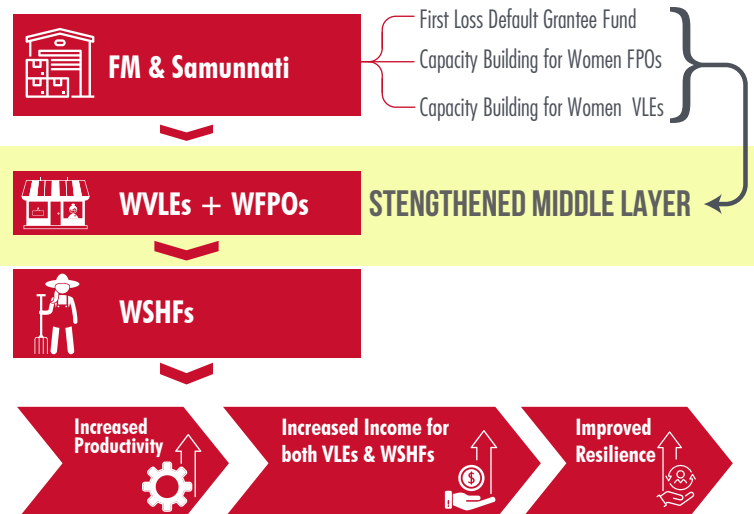
Baranki UP



2.10 Improved women involvement in creating positive change

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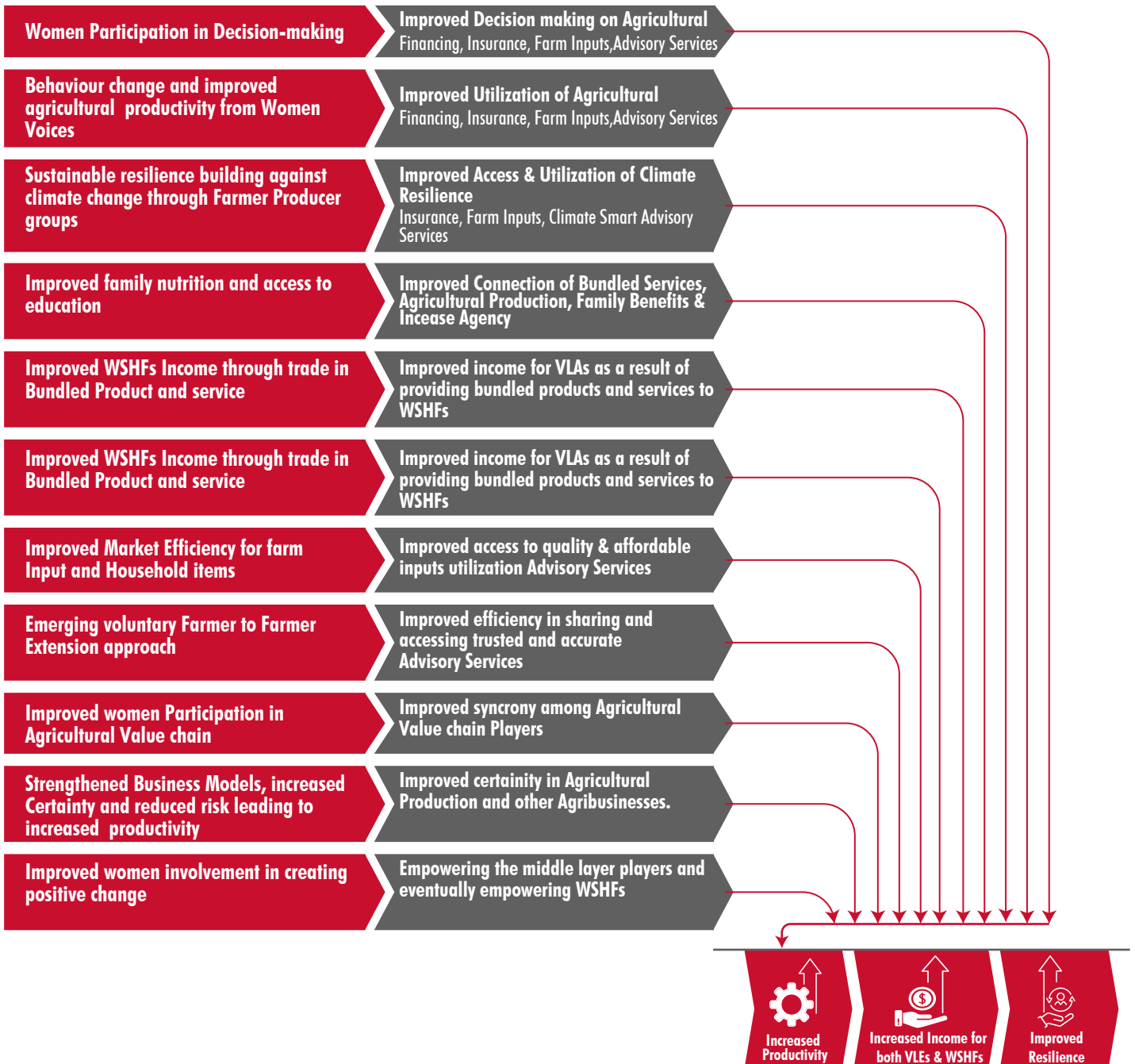
WSHF, Hapur, U.P

DEHAAT APP

reached **75,215** WSHFs with **73%** through digital channels

9,709 free insurance coupons distributed with **53%** redemption rate

3.0 Impact Road Map >



Increase by more than 30% in 2 Years

References >

> AgriFin India for Women (A4W)- Driving Financial Inclusion, Economic Empowerment and Climate Resilience, Final Report Nov 2023

Glossaries >

A4W:- AgriFin for Women- India
UP:- Uttar Pradesh
AP:- Andhra Pradesh
WSHFs: Women Smallholder Farmers
MCA: Mercy Corps AgriFin
HCD: Human Centred Design
VAS: Value Added Service Provides
VLEs : Village Level Enterprenuers
FPGs: Farmer Producer Groups
FPOs: Farmer Producer Organizations
FM: Frontier Markets
SNF: Solid not fat
INR: Indian Rupee
USD: United States Dollars



**MERCY
CORPS**



AGRIFIN