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
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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

- all economically active women are employed in agriculture
- rural women are engaged in agriculture
- all women engaged in cultivation are households witnessing rural to urban migration by men resulting in feminization of the sector
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.

**A4W Goal**

100,000 WSHFs

Increase by at least 25% in 2 Years+

FINANCIAL INCLUSION

Resilience

Income

Productivity

Insurance

Advisory Services

Farm Inputs

Climate Change Exacerbating the challenges for WSHFs

Challenges and barriers to Productivity of WSHFs

- Low access to and use of formal financial services
- Socio-cultural barriers
- Operational challenges across the agriculture value chain
- Limitations in women’s collectivization

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:

- Financial inclusion
- Insurance Advisory Services
- Farm Inputs
- Productivity
- Income
- Resilience
To better understand the Indian agricultural Ecosystem and work with transformational ecosystems 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.

1.1 Objectives of A4W

1.2 A4W Theory of Change

**IF**
WSHFs have access to gender-centric, accessible and affordable financial services bundled with relevant capacity building, market access.

**WHO**
For WSHFs.

**HOW**
Through sustained, scaled digital service providers.

**THEN**
They will increase active use of financial services, building productivity, income and resilience to Covid-19 and climate impact by at least 25%.
1.3 A4W Strategies and Approaches

- Disseminating learnings from the work for the benefit of the ecosystem.
- Adoption of the Human Centered Design (HCD) and prototyping approach to help partners build both sustainable and scalable products in the form of bundles.
- Developing partnerships with private sector organizations with an extensive reach and commitment to reach women farmers. The A4W team conducted a detailed partner selection process alongside a rapid Ecosystem Study and identified its core partners.
- Undertaking multiple rounds of innovation engagements with each partner to deliver high-impact, digitally-enabled services to 100,000+ WSHFs.
- Developing suitable bundles of product. A4W developed partnerships between its core partners and other key organizations that offered value added services (VAS) such as advisory and market linkages.
- Using the bundled service approach to help increase potential uptake, active use and impact of products, and lower the cost of delivery of services, enabling affordable access to financing, markets, e-learning & climate-smart tools, using gender transformational approaches.

1.4 A4W Outcomes

**Outcome 1**: Increase in Productivity, Income & Resilience

<table>
<thead>
<tr>
<th>Bundle 1</th>
<th>Bundle 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>~15% WSHF income Enhancement with higher milk productivity &amp; increased solid not fat (SNF) content</td>
<td>~18% WSHF income Enhancement by through input cost reduction, crop productivity enhancement, and knowledge products for inputs</td>
</tr>
<tr>
<td>INR 30K Potential Increase per Year income to women VLEs</td>
<td>INR 50K Potential Increase per Year income to women VLEs</td>
</tr>
</tbody>
</table>

**Outcome 2**

- 22,243 WSHFS onboarded through 414 VLEs 22 FPOs
- INR 30K ~INR 2000 PER HOUSEHOLD Potential Increase per Year income to women VLEs
- INR 50K ~INR 2500-3000 PER HOUSEHOLD Potential Increase per Year income to women VLEs

100% ACTIVE USE OF DEHAAT & SAMUNNATI Digitally Enabled Financial Services
Outcome 3: Financial Products and services tailored for the WSHFs

Inputs Package

Income Enhancer Bundle

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

Inputs Package

Income Enhancer Bundle
Outcome 5 Dissemination of Program Learning

Shared Program Learnings

Telangana
Andhra Pradesh
Uttar Pradesh

Ecosystem Report shared with Audiences

MCA MAILING LIST

Reaching over 1,700 individuals

MCA’s 2022 Learning Event with over 400 PARTICIPANTS
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

WSHFs’ participation in training events was initially low due to mobility limitations and lack of exposure to other peers within their community affecting how much they trusted the advice received through groups.

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

"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

Increased Product Recommendation

Wôô Activity Participating In Market Visits

Wôô Making Independent Decision On Input Procurement

Acceptance Level Of FPO Platform For WSHFs to Connect, Share Experiences, and Get Information on Farming and Other Non-Farming Activities.

<table>
<thead>
<tr>
<th>Rating</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>95%</td>
</tr>
<tr>
<td>80%</td>
<td>38%</td>
</tr>
<tr>
<td>60%</td>
<td>26%</td>
</tr>
<tr>
<td>40%</td>
<td>69%</td>
</tr>
</tbody>
</table>
b. Independence in Decision Making for women at Household Level

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.

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

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

Acceptance
Adoption
Usage

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

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

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

2/3 of WSHF accepted the products and services provided

66% climate resilience seeds
56% liquid fertilizer

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 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.

22,243 WSHFS onboarded through 414 VLEs 22 FPOs

2.6. Improved Market Efficiency for farm Input and Household items

“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.
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

2.8. Improved women Participation in Agricultural Value chain

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

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

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,
- incentivised up to $62 per micro entrepreneur
- intend to reach over 100,000 additional WSHFs
- 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

“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. 

F&M & Samunnati
STRENGTHENED MIDDLE LAYER

WVLEs + WFPOs

WSHF

Increased Productivity
Improved Resilience
Increased Income for both VLEs & WSHFs
“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

3.0 Impact Road Map

- **Women Participation in Decision-making**
  - Improved Decision making on Agricultural Financing, Insurance, Farm Inputs, Advisory Services

- **Behaviour change and improved agricultural productivity from Women Voices**
  - Improved Utilization of Agricultural Financing, Insurance, Farm Inputs, Advisory Services

- **Sustainable resilience building against climate change through Farmer Producer groups**
  - Improved Access & Utilization of Climate Resilience Insurance, Farm Inputs, Climate Smart Advisory Services

- **Improved family nutrition and access to education**
  - Improved Connection of Bundled Services, Agricultural Production, Family Benefits & Incense Agency

- **Improved WSHFs Income through trade in Bundled Product and service**
  - Improved income for VLAs as a result of providing bundled products and services to WSHFs

- **Improved WSHFs Income through trade in Bundled Product and service**
  - Improved income for VLAs as a result of providing bundled products and services to WSHFs

- **Improved Market Efficiency for farm Input and Household items**
  - Improved access to quality & affordable inputs utilization Advisory Services

- **Emerging voluntary Farmer to Farmer Extension approach**
  - Improved efficiency in sharing and accessing trusted and accurate Advisory Services

- **Improved women Participation in Agricultural Value chain**
  - Improved syncrony among Agricultural Value chain Players

- **Strengthened Business Models, increased Certainty and reduced risk leading to increased productivity**
  - Improved certainty in Agricultural Production and other Agribusinesses.

- **Improved women involvement in creating positive change**
  - Empowering the middle layer players and eventually empowering WSHFs

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DEHAAT APP

- reached 75,215 WSHFs with 73% through digital channels
- 9,709 free insurance coupons distributed with 53% redemption rate

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**Increased Productivity**

**Increased Income for both VLAs & WSHFs**

**Improved Resilience**

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
WSHF: Women Smallholder Farmers
MCA: Mercy Corps AgriFin
HCD: Human Centred Design
VAS: Value Added Service Provides
VLE: Village Level Enterprenuers
FPG: Farmer Producer Groups
FPO: Farmer Producer Organizations
FM: Frontier Markets
SNF: Solid not fat
INR: Indian Rupee
USD: United States Dollars