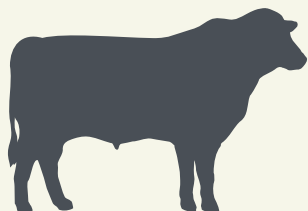


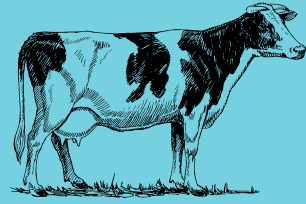
She's legenDAIRY!

Fintech for Women Dairy
Farmers - Key Facts and
Contours for Intervention



Big Hard Facts

Indian Dairy Market



Largest milk producer in the world.

Contributes to 23% of global milk supply, with the largest cattle inventory in the world.



Clocking 6% CAGR on a \$154B industry

Growing at 3X of the global average

Why so important

The dairy Industry employs **80 MILLION HOUSEHOLDS** in India.

Farm households may earn up to a **THIRD** of their income from dairy!

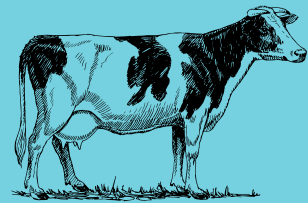
India's dairy output exceeded the **COMBINED** value of cereals, pulses, oilseeds and sugarcane in 2021!

DID YOU KNOW?

Indian dairy farmers gain 60% of the consumer rupee on average, far ahead of Australia and the EU

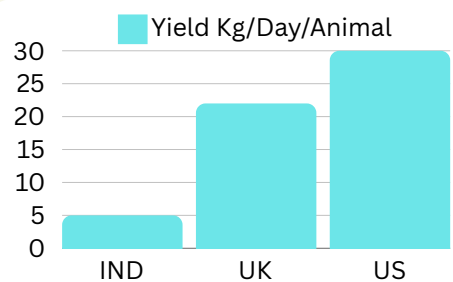
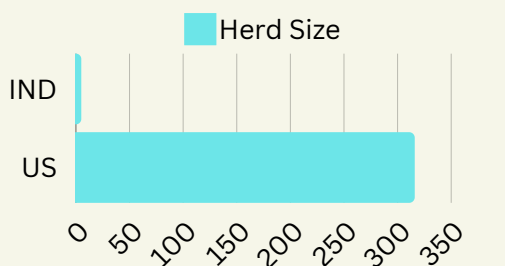
But all is not well...

Concerns emerge when we dig deeper

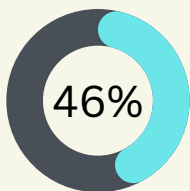


Fragmented Farms, Small Herds, Low Yields

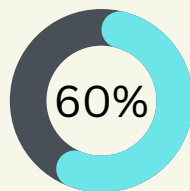
95% of small-holder dairy households, with less than 2 ha. land and less than 5 animals



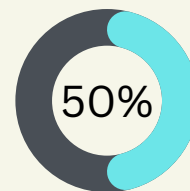
Diverse, Mostly Informal Value Chains



**CONSUMED
LOCALLY**



**VIA UNORGANISED
VENDORS***



**FROM JUST
5 STATES**

predatory procurement practices*



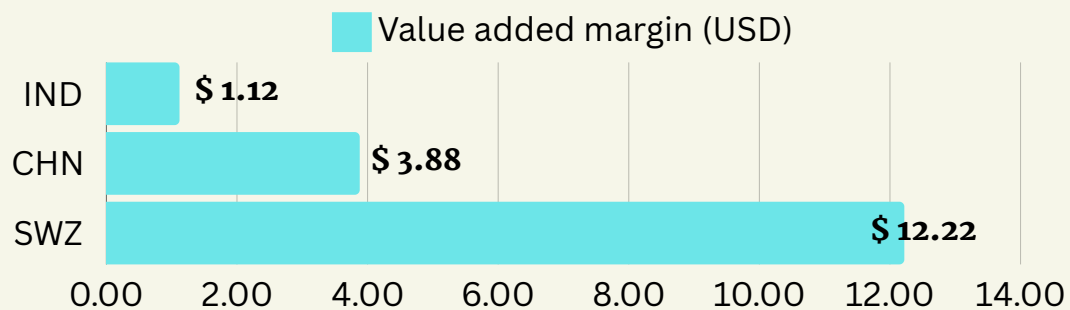
In developed countries, organized channels capture 90% of surplus production

weak cooperative marketing linkages in low-yield states

* 60% of marketable surplus in unorganized channels

Low Value Addition & Poor Returns

Unprocessed milk: A low value added margin product, makes up 75% of the total sales volume!



Skimming HER share!

The DISTRESSING
INVISIBILITY of
Women's Work
in Dairy
Production



Women Dairy Farmers Are...

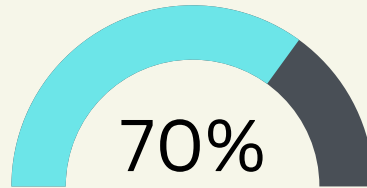


NON-ECONOMIC AGENTS

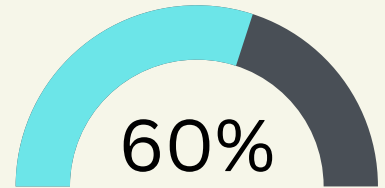
Women's labour is seen as a natural extension of domestic duties

no direct compensation
own no/few assets, and
cattle deeds are
registered to male
members

Male counterparts
control dairy revenue
and cash flow



of the total
dairy workforce



of the total labour
time in dairy

LOCKED IN A CYCLE OF UNPAID LABOUR AND FINANCIAL DEPENDENCE

Lacking equal access to household resources,
public goods, information, and markets

Lacking autonomy in household and
production decisions

Earnings exclusion diminishes their
ability to save and access credit



Market-based value chain
interventions can enable
gender inclusion in
India's dairy industry by
fostering
women-centric

*opportunities for
income
augmentation*

*financial
well-being*

*business
development*

Meet Neetu

Profile of a Woman Dairy Farmer



30 yo, married,
studied till
primary school.

1L annual family
income,
from dairy and
agri
4 MEMBER
HOUSEHOLD

Wakes up at 4
works 8-10 Hrs

CLEANS THE SHED,
WASHES AND GROOMS
HER CATTLE, FETCHES
FODDER, MILKS AND
CARES FOR THE
ANIMALS.

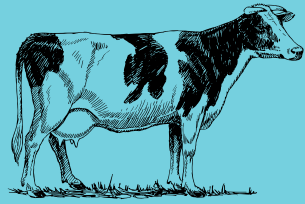


Neetu's family owns 3 water buffaloes. Caring for the herd is an extension of Neetu's household responsibilities. Her husband retains payments from the sale of milk. She does not receive 'in-hand payment' for her labour.

Neetu does not own a personal smartphone and is not very comfortable using the internet.

How to design a relevant financial solution for Neetu?

Fundamentals of Gender-Intentional Fintech Product Creation



Match the value proposition for pro-women value chain development



Build the right fintech skillsets

digital-first

low-cost scalability

data driven

provide context-specific, tailored financial solutions

inclusion focus

ecosystem building orientation



Build gender intentionality

By enfoldng insights about the woman dairy farmer into each stage from product ideation to service delivery



Design to minimize cognitive and social costs of adoption

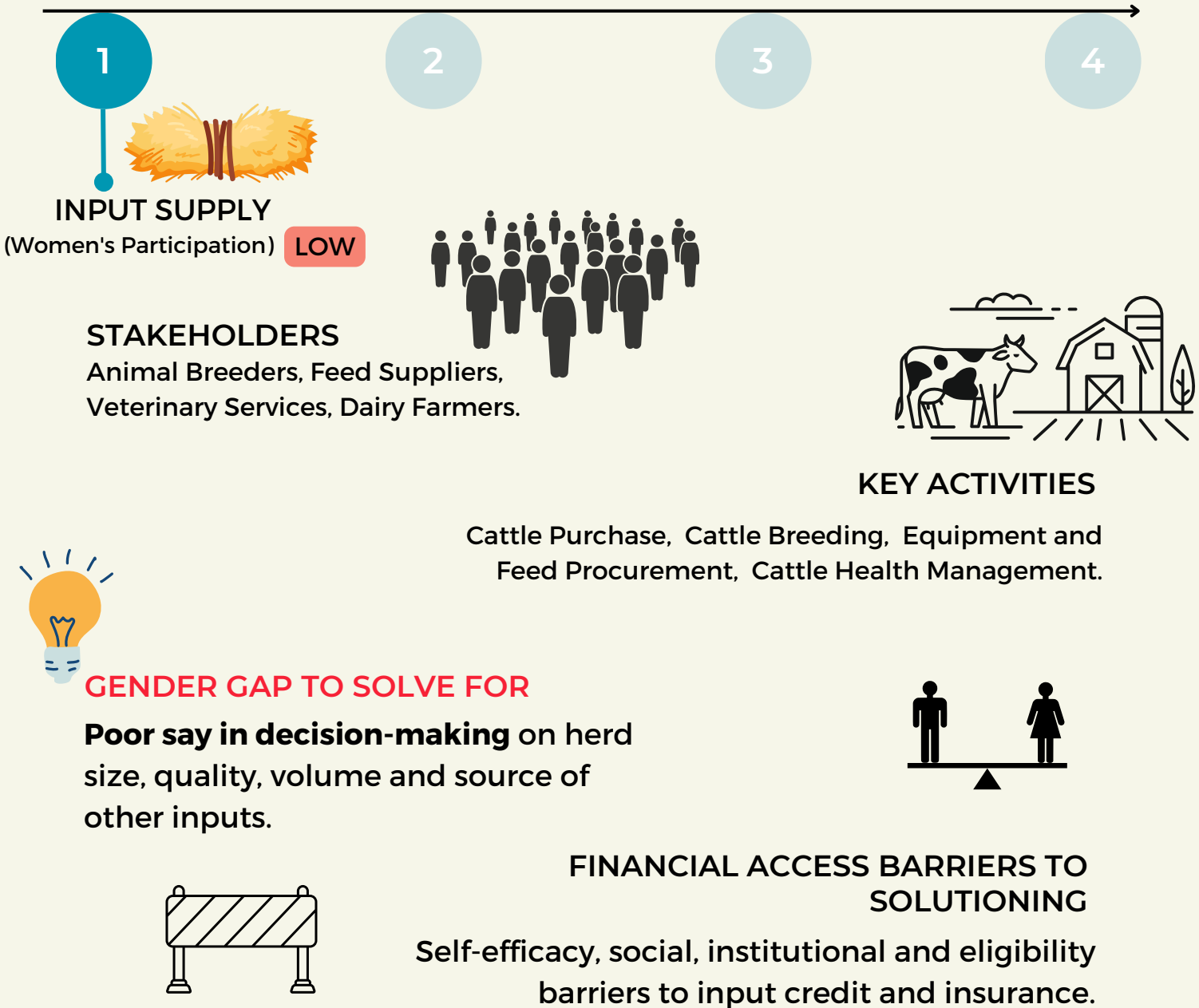


Design to empower

BOOST WOMEN'S POWER IN DECISION-MAKING TO THE CORE OF PRODUCT IDEATION

Women-centric fintech in the Dairy Value Chain

Stage 1 Input Supply

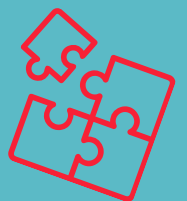


FINTECH SOLUTION STARTERS

Link input purchases to women owned bank accounts.

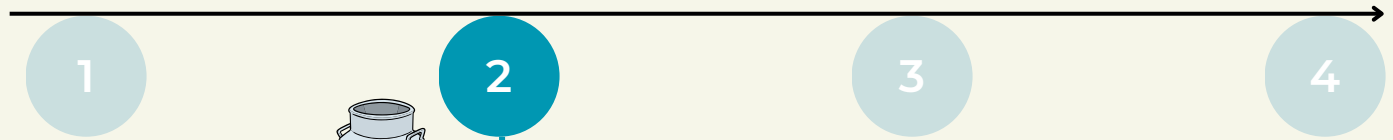
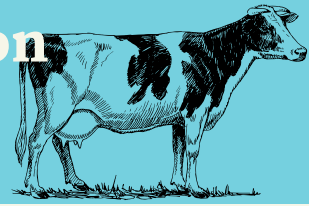
Extend input market linkages to women over digital platforms e.g. **mobile- based veterinary subscription services** intentionally designed for women farmers.

Forge partnerships to develop alternative data trails to financially profile and **underwrite women based on input procurement choices.**



Women-centric fintech in the Dairy Value Chain

Stage 2 Milk Production

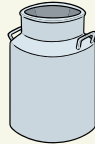


1

2

3

4



MILK PRODUCTION

(Women's Participation) **HIGH**

STAKEHOLDERS

Farming households (majority smallholder).



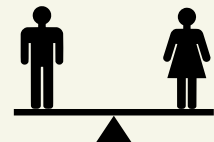
KEY ACTIVITIES

Shed management, Grooming, Grazing, Feeding and Attending to Cattle, Milking, Bio-waste Collection and Disposal.



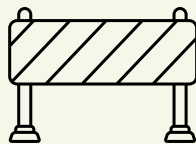
GENDER GAP TO SOLVE FOR?

Invisibility and under-valuation of the hard physical and emotional labour of work in milk production.



FIN. ACCESS BARRIERS TO SOLUTIONING

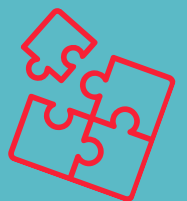
Technical, information and agency barriers to improve production efficiencies and claim fair and direct remuneration.



FINTECH SOLUTION STARTERS

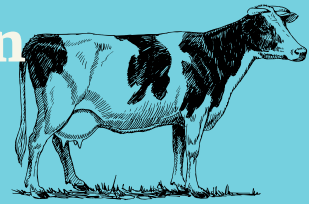
Build platforms to digitize day to day operations data for evidence to **estimate the true money value of women's work.**

Build **women-centric FaaS and embedded financial services** to open pathways to skilling and specialization and technology adoption for improved production efficiency.



Women-centric fintech in the Dairy Value Chain

Stage 3 Milk Collection



MILK COLLECTION
(Women's Participation) **LOW**

STAKEHOLDERS

Local vendors, Village Collection Centres, Cooperative Societies, Milk Aggregators, Private Dairies.



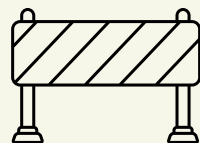
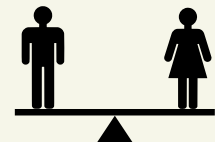
KEY ACTIVITIES

Quality assessment, Pricing and Sale of milk.



GENDER GAP TO SOLVE FOR?

Low participation in choice of marketing channel. No participation in sale of milk.



FIN. ACCESS BARRIERS TO SOLUTIONING

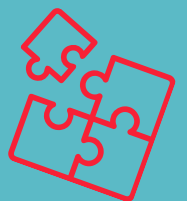
Lack of access to and control over revenues from sale.

FINTECH SOLUTION STARTERS

Link milk payments to women owned bank accounts.

Forge partnerships with women-led dairy collectives and cooperatives to aggregate volumes and enable easier market access.

Build D2C digital market linkage platforms with demand and price information leveraging potential ONDC networks.



Women-centric fintech in the Dairy Value Chain

Stage 4 Milk Storage, Processing and Value Addition



1

2

3

4

MILK STORAGE, PROCESSING AND VALUE ADDITION (Women's Participation) **LOW**

STAKEHOLDERS

Village Collection Centers, Processing Plants Cooperative, Private, Govt.), Cooperative Manufacturing Units.



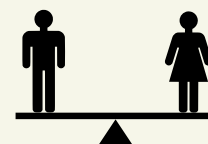
KEY ACTIVITIES

Chilling, Treatment and Packaging of Milk, Preparation of Value Added Dairy Products - Ghee, Butter, Curd, Khoya, Cheese, Confections etc.



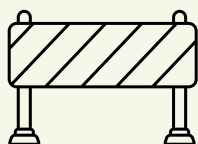
GENDER GAP TO SOLVE FOR?

Inequitable access to capital resources, public goods, information and markets block the germination of women-led micro-enterprise development.



FIN. ACCESS BARRIERS TO SOLUTIONING

Gender-conditioning, lack of mental models, normative, information, technical barriers and sparse capital available for entrepreneurial forays. Women are socially conditioned to take on 'support functions', and lack motivation and time to organize and grow micro-units.

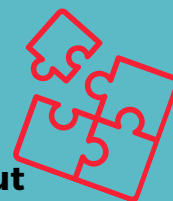


FINTECH SOLUTION STARTERS

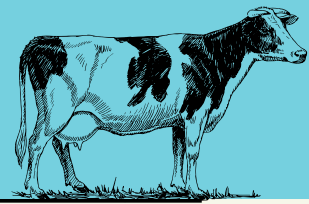
Partner with village-level women's collectives to **deploy digital platforms for entrepreneurship development**, capacity building, financing and working capital to establish women-led business units.

Partner with technology and equipment suppliers to **build digital flows of input procurement**, promote technology adoption and offer contextualized embedded finance to women dairy micro-entrepreneurs.

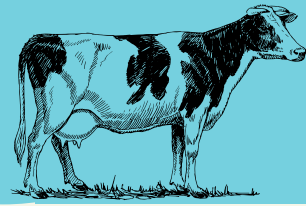
Leverage aggregator and potential ONDC networks to field for local marketing, demand discovery and competitive price realization guidance tailored to women.



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**Are you a fintech startup
building or ideating
gender intentional solutions for
underserved women?**

**Talk to us
and be a part of the
journey as we unpack
what it takes to
#buildforher !**

**Write to us at:
insights@ciieindia.org**
