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ENHANCING GENDER EQUALITY IN VALUE CHAINS

LEARNINGS AND WAY FORWARD

disha

Supported by IKEA Foundation

Creating Employment and Entrepreneurship Opportunities for Women in India (Disha)- a partnership project between United Nations Development Programme (UNDP) and India Development Foundation (IDF), supported by IKEA Foundation, aims to improve the lives of one million underprivileged women and girls in India by enabling them to acquire marketable skills and avail employment or entrepreneurship opportunities.. **"Enhancing Gender Equality in Value Chains: Learnings and Way Forward"** has been conceptualized and developed by the United Nations Development Programme (UNDP), India jointly with India Development Foundation and primarily draws on the learnings and insights of Disha as well as select experiences of other stakeholders. Team has immensely benefited from the guidance and insights received from the IKEA Foundation. The manuscript was edited by Lucid Solutions and designed by Rouge Communications.

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Abbreviations

AARTP	Assam Agribusiness and Rural Transformation Project
ABA	Agri-Business Accelerators
BELMP	Business Enterprise Leadership Management Programme
CC	Collection Centre
CLF	Cluster Level Federation
CMRC	Community Mobilization Resource Centre
FLFPR	Female Labour Force Participation Rates
FPOs	Farmer Producer Organizations
FPCs	Farmer Producer Companies
GAPs	Good Agriculture Practices
IDF	India Development Foundation
IIMR	Indian Institute of Millet Research
IIT-H	Indian Institute of Technology - Hyderabad
KVK	Krishi Vigyan Kendra
LFPR	Labour Force Participation Rate
MACS	Mutually Aided Cooperative Societies
MANAGE	National Institute of Agriculture Extension Management
MAVIM	Mahila Arthik Vikas Mahamandal
MIS	Management Information Systems
MSDE	Ministry of Skill Development and Entrepreneurship
MSP	Minimum Support Price
MSRLM	Maharashtra State Rural Livelihoo¬¬ds Mission
NABARD	National Bank for Agricultural and Rural Development
NABFINS	NABARD Financial Services Limited
NCAER	National Council of Applied Economic Research
NCCT	National Council of Cooperative Training
NeML	NCDEX e Markets Limited
NERLP	North East Rural Livelihood Project
NIRD	National Institute of Rural Development
NRLM	National Rural Livelihoods Mission
NSSO	National Sample Survey Office
PPP	Public Private Partnerships
SDGs	Sustainable Development Goals
SFAC	Small Farmers Agribusiness Consortium
SHG	Self-Help Group
SOP	Standard Operating Procedures
SRLM	State Rural Livelihoods Mission
ToT	Training of Trainers
UNDP	United Nations Development Programme
VO	Village Organization
WEE	Women Economic Empowerment
WBMs	Women Business Managers
WFPGs	Women Farmer Producer Groups
WSM	Women Sourcing Manager

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Introduction

1.1 Women to Contribute to India's Growth Story

Over the last decade, India has made extraordinary progress in terms of economic growth and reduction in absolute poverty. This has been accompanied by urbanization, rising education, and decreasing fertility rates. Yet, while women constitute 48% of India's population[1], they account for just 17% of its GDP[2]. This is less than half the global average of women's share in GDP.[3] According to a McKinsey report In India, if women's participation in the economy were at par with the men, this would add up to $2.9 trillion to GDP in 2025 or 60% of GDP.[4] NITI Aayog's Strategy for New India @75 prioritizes increasing female labour force participation rate or FLFPR to at least 30% by 2022–23.[5]

Women's Labour Force Participation in India

The FLFPR in India has continued to decline over the past few decades—from 34.1% in 1990–91 to 27.2% in 2011–12 and further to 23.7% in 2017[6] (26.7% in rural areas and 16.2% in urban areas)[7]. The decline is most notable in rural areas where it has gone down from 49.7% in 2004–05 to 26.7% in 2015–16.[8] The FLFPR in India is about one-third that of men.[9]

According to a World Bank report, in 2012, only 27% of adult Indian women had a job, or were actively looking for one, compared to 79% of men.[10] In fact, almost 20 million women had dropped out of the workforce between 2005 and 2012.[11] As per the World Economic Forum's Global Gender Gap Report (2020), India ranked 149 out of 153 countries in terms for women's economic participation and opportunity.[12] Further, according to the report, India ranks 112th on the overall Global Gender Gap Index and the country has closed two-thirds of its overall gender gap (score of 66.8%). However, the condition of women in large fringes of India's society is precarious. Among the 153 countries studied, India is the only country where the economic gender gap is larger than the political gender gap. Only one-quarter of women, compared with 82% of men, engage

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actively in the labour market (i.e. working or looking for work)—one of the lowest participation rates in the world (145th). Furthermore, female estimated earned income is a mere one-fifth of male income, which is also among the world's lowest (144th). Women only account for 14% of leadership roles (136th) and 30% of professional and technical workers.[13] Moreover, India's FLFPR is uniquely low for all levels of education. Sixty-five percent of Indian women with college degrees are not working as compared to 41% in Bangladesh and only 25% in Indonesia and Brazil.[14] This is a matter of concern as women's paid employment is known to increase their ability to influence decision-making within the household and empower them socially. Further, evidence also shows that India has only created jobs equivalent to 0.9% of the adult population between 2005 and 2012 and most of these regular wage jobs created went to men.[15] Further, fewer jobs in agriculture have not been replaced by alternative jobs considered suitable for women

Unemployment rates are higher for women (and highest among women in the 20–24 age group in urban areas). Women are disproportionately represented in low pay occupations and the rate of women working as contributing family workers (often without pay) in informal employment was 31.4% while the rate for men was 9.5%

Gender Inequity in Employment

A recent report by the UN Working Group on Work and Employment led by International Labour Organization (ILO) draws attention to gender inequity in the quality of employment. It notes, "while the majority of workers in India (both women and men) face multiple challenges because the majority are employed in the informal economy with no or limited protection or work-related entitlements, women continue to be in more disadvantaged situations than men in terms of access to employment, choice of work, working conditions, employment security, wage parity, discrimination, and balancing work and family responsibilities. Unemployment rates are higher for women (and highest among women in the 20–24 age group in urban areas). Women are disproportionately represented in low pay occupations and the rate of women working as contributing family workers (often without pay) in informal employment was 31.4% while the rate for men was 9.5%. Wage inequality also remains high and the gender wage gap was 34% in 2011–12, though it declined from 48% in 1993–94. Work traditionally carried out by women, such as domestic work or other care work (e.g. ASHA or Anganwadi workers), is generally undervalued or not recognized as "real work" and workers (majority women) lack access to basic rights such as minimum wages. Women migrant workers could be more vulnerable to discrimination and abuse as they may not be able to communicate well in the local language and have limited access to support networks. Women's representation in top decision-making positions is limited whether in business, trade unions, or government. In India, the share of women in managerial positions was about 13% in 2012. Women are also disproportionately affected by violence and harassment in the world of work."

Skewed Education to Skill Transition

The Pratham Foundation's 2017 Annual State of the Education Report (ASER)[16] that focuses on a wide set of domains for 14–18 year-olds provides evidence on this paradox. It shows that while 83.6% of the 14–

18 year-olds are in the formal education system, the trend in enrolment starts dipping as one moves up in this age bracket. By age 17, the percentage of those not in school quadruples to 20.7% and further increases to 30.2% at age 18. With almost 10% of India's population in this age group, these percentages translate into large numbers of youth who are not in the formal education system. But this trend is not on account of enrolment in vocational courses. Overall, only about 5.3% youth aged 14–18 years are enrolled in such courses and among those who are not currently enrolled, this percentage is only slightly higher at 6.2%. Thus, one-third of youth who are not currently enrolled in the formal education system are not doing anything. Those who are working are probably doing so in low productivity jobs given their age and education profiles.

Of particular concern is ASER's finding that form a base of near gender parity in enrolment at the age of 14, the situation deteriorates quite abruptly over the next few years. "Once the eight years of elementary schooling are completed, girls begin to abandon schooling in far greater numbers than do boys…by age 18, there are 4.3% more girls than boys who are not enrolled in the formal education system."[17] Nearly 5% of ASER's 'Beyond Basics' sample was in this situation—neither working, nor studying, nor preparing to work or study. Almost three-quarters of them were young women. This translates to a total figure close to 4 million young women. As per ASER, "when asked about what they would choose to do in the future, if they were unconstrained by opportunities or resources, 60% of them could not even imagine what a different future might look like."[18] For every one of the 24 assessment tasks administered to youth, a lower proportion of girls (than boys) attempted a response. "This is further compounded by the fact that, around 40% youth did not have any role models for their aspiring professions."

Barriers in Access and Opportunities for Women in Skilling and Employment

The India Skills Report (ISR) 2017 based on results of the Wheebox Employability Skills Test (WEST) taken by 5.6 lakh candidates across 3,000 educational campuses across the country captured the quality of the talent pool emerging from the educational institutions and therefore, the demand for jobs.[19] ISR's India Hiring Intent Survey covering over 125 employers spread across 11 major sectors such as Manufacturing, Core, Information Technology and Enabled Services, Banking, Financial Services and Insurance, etc. provided an idea about the potential hiring intent for the coming year or the supply of jobs.

India Skills Report showed that the level of employability in the talent pool emerging from educational institutions in India was low (although rising overtime), with only 4 out of 10 youth meeting the standards set by the employers. An important finding was that the employability index for women was at par with that of men. So the obvious question arises—why is the share of women in employment much lower? Part of

with only **4 out of 10 youth** meeting the standards set by the employers. An important finding was that the employability index for women was at par with that of men.

the answer lies in the lower share of women in the educational stream as a result of the relatively higher drop-out rates at the secondary and senior secondary levels discussed earlier. According to All India Survey on Higher Education, 2014–15, women occupy only 30% of the seats in technical education streams.[20] But an equally important clue emerges from the India Hiring Intent Survey, 2017 which shows that only 40% of the companies have adopted policies on gender diversity and on an average the gender diversity in business organizations is 71 men to 29 women.[21] Though some new age sectors are doing better, sector-wise data gathered as a part of the India Hiring Intent Survey over the years shows that such skewed pattern of representation of women in the workforce is pervasive across sectors.

Weak Livelihood Baseline for Women Workers and Micro-Entrepreneurs in Non-Formal Sector

Agriculture sector contributes to 14.39%[22] of the GDP whereas Textile & Apparel sector contributes to 5%[23] of the GDP. The handloom and handicraft sector is part of broader textile but more than 70% of the rural households of India are, directly and indirectly, dependent on these two sectors for their livelihood.[24]

In India, women's empowerment has to be addressed mainly through the non-formal sectors where poor women primarily work. In the rural areas, the percentage of women who depend on agriculture for their livelihood is as high as 84%. Yet, their role and contribution is not recognized because the land they till is seldom in their name, they remain cut-off from the promotional measures of the government. Being largely from the lower socio-economic strata, illiterate or semi-literate and dispersed and unorganized, they have not been able to improve the crippling circumstances that they confront.

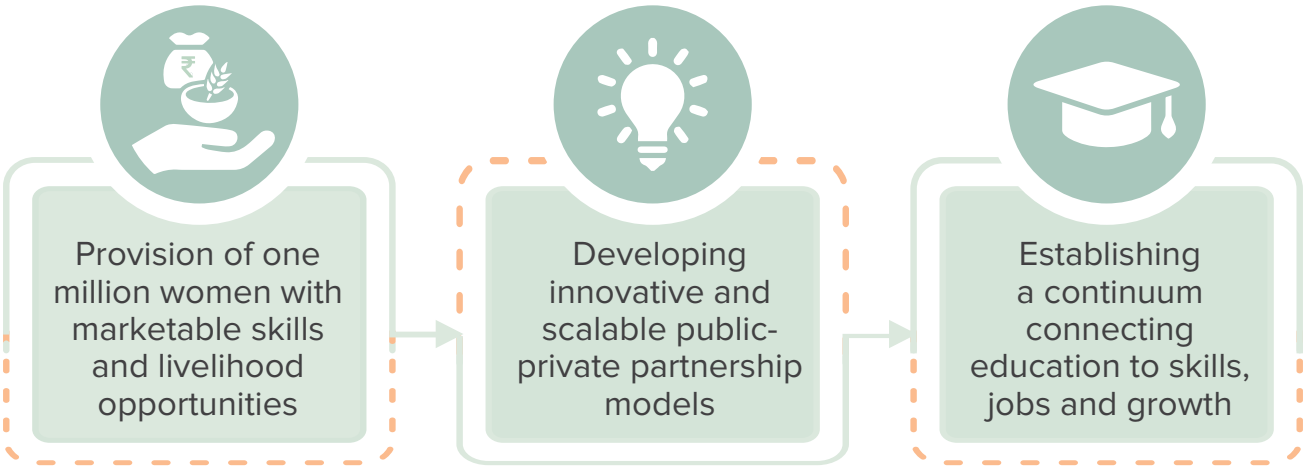
The handloom sector, predominately a rural occupation, stands next to agriculture in terms of livelihood. According to the Fourth All India Handloom Census, the total number of households in India engaged in handloom activities (weaving and allied activities) is 31.45 lakh, with a total of 28.2 lakh handlooms reported with nearly 72% of handloom weavers being female.[25] A vast potential for employment and entrepreneurship exists in these areas and in the domain of creative manufacturing where India's share in the global markets languishes at 3%[26] despite its 18.6%[27] share in the global labour resources.

Also, despite a number of support programmes, the working conditions and income of women weavers and handloom workers continue to be dismal due to a variety of factors such as growing competition from the mechanized sector, shortage of raw material and the existence of a marketing structure that siphons-off a disproportionate share of the proceeds for the middlemen. The key to making the breakthrough is engagement across two generations—skills for the farmers and artisans and managerial capacity for the educated new generation. This new paradigm evolved by Disha is finding high traction amongst policy makers across partner states and beyond.

1.2 About Project Disha

The Disha project representing a partnership between UNDP and the India Development Foundation (IDF) supported by IKEA Foundation was conceptualized in early 2015 in the context of a unique set of development challenges and opportunities underlying India's growth and human development trajectory. These included low transmittal of India's high growth rates into jobs and enterprise opportunities for the masses, abysmally low and declining FLFPR, and the paradox of soaring youth unemployment in the face of the proliferation of government-funded skill development programmes as well as shortages in the availability of skilled workforce reported by India's growing business sector.

The Disha partnership was rolled out across five main geographic areas (Delhi, Haryana, Karnataka, Maharashtra, and Telangana) through 2015–19 in a 'proof-of-concept' mode. Its ambitious scope included:



Disha's initial investment by way of a Scoping Phase (January to September 2015) was instrumental in robust agenda setting. This included a field survey carried out through Ernst and Young across the five partner states which highlighted the crippling impact of information gap on the aspiration building process for women from the under-privileged sections and its role in precluding them from the government programmes in skill development, employment and enterprise development.

By the close of this decade, as the pace of growth has cooled-off considerably, the slow pace of job creation overall and low FLFPR have become critical public policy concerns, not just in terms of the quality of the growth, but its very foundation. The evidence and insights gained through the Disha journey need to be seen in this context.

Overview of Disha Solutions

Disha has been able to articulate and promote solutions that are key to unlocking the demand side of the skilling and employment equation. These solutions could serve to bridge the yawning gap in the traditional supply-side driven skilling discourse which is also gender agnostic. The Disha brand has taken firm roots with the human focus as its USP.

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The Disha learnings can be categorized into the following four main themes or models, each corresponding to the work and livelihoods priorities of a significant section of girls and women in India:

Model 1

Organised education to work transition: This includes career guidance and counselling in government schools and colleges as well as in other settings towards informed and aspirational career choices by girls and women from challenged socio-economic baseline.

Model 2

Employment marketplace: This looks at the structure and functionality of possible collaborative platforms (particularly at local levels) aimed at improving labour market outcomes through smoother interaction between the demand and the supply sides.

Model 3

Fostering women entrepreneurship: The model focuses on linking rural women without assets and education with local livelihood opportunities through psycho-social support and local mentorship.

Model 4

Enhancing gender equality in value chains: It defines strategies to recognize the prominent role that women play in major value chains such as in agriculture and artisanal sectors and to promote aspirational opportunities for them, including for the educated next generation from these families to play a transformational role in traditional livelihood trades.

Disha also strived to establish a continuum that **connects education** to skills, jobs, and growth, while promoting entrepreneurship among women from socioeconomically weaker sections, who with support could get into active workforce

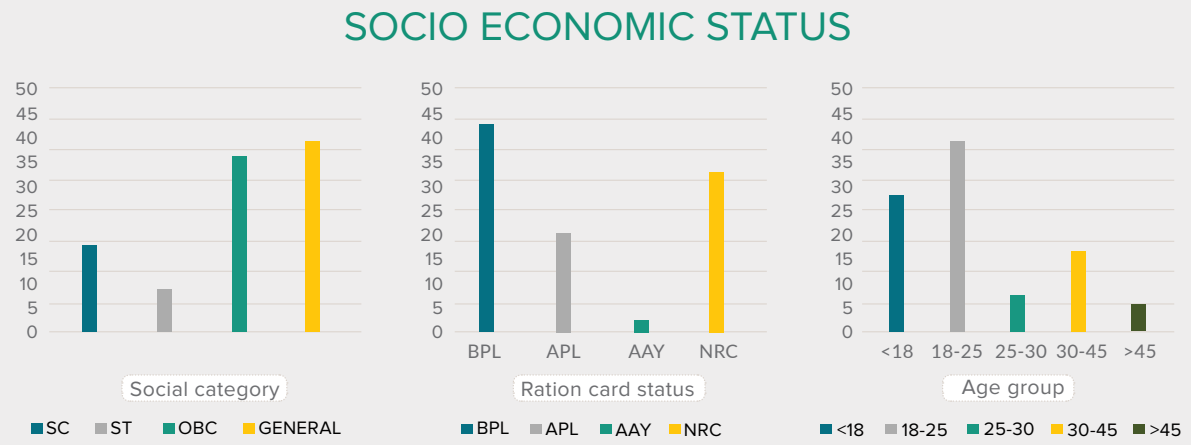
Disha explored the needs and aspirations of highly challenged socio-economic sections of girls and women. Thus, its learnings have special significance for the UN Sustainable Development Goals (SDGs), especially Goal 5 on gender equality, Goal 8 to promote full and productive employment and decent work for all, Goal 1 on ending poverty, Goal 2 on food security, Goal 3 on ensuring health and Goal 10 on reducing inequalities. Also, cross-modal learning has resulted in certain robustness in recommendations being made through the model-specific blueprint documents.

Disha also strived to establish a continuum that connects education to skills, jobs, and growth, while promoting entrepreneurship among women from socioeconomically weaker sections, who with support could get into active workforce (Figure 1).

Annexe 1 provides an overview of solutions linked to the specific needs and opportunities confronting different stakeholder groups.

This document discusses only the evolution of Model 4, building a case for greater inclusion of women as rural producers at the higher end of business value chains to increase their economic empowerment and acknowledge their role in sustaining rural economies.

Figure 1: Socio-economic Profile of Targeted Women under DISHA



SC = Scheduled Caste; ST = Scheduled Tribe; OBC = Other Backward Classes; BPL = Below Poverty Line; APL = Above Poverty Line; AAY = Antyodaya Anna Yojana; NRC = No Response Candidates

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2

Indian Women in the Rural Value Chain

More than two-third of India's population lives in rural areas, linking its prospects to the potential for growth in agriculture and allied sectors.[28] The existing economic gender gap prevents women from effectively contributing to agricultural productivity improvements. This is despite the fact that 75% of rural women in India are farmers[29] and women farmers produce 60%–80% of food and 90% of dairy products in the country.[30] Women farmers have poor access to extension services and less than 13% of Indian women own land.[31] Working as casual labourers, women's wages were only 69% of male wages.[32] Furthermore, women are often under-represented in rural organizations and institutions and are poorly informed regarding their rights. This prevents them from having an equal say in decision making and reduces their ability to drive collective action, such as membership of agricultural cooperatives. As a result, there is need to create gender-responsive solutions that enable more women to access finance, technology, information and market opportunities remain critical in ensuring competitive agricultural growth trends for the future.

2.1 Work that Rural Women Do

According to the Census of India 2011, over 65% of the female workers in India are engaged in agriculture.[33] A more recent study by OXFAM in 2018 (which had much smaller sample than the Census though) reported that agriculture sector employs 80% of all economically active women in India.[34] Women as farmers, labourers and entrepreneurs are the driving force of India's farmland. The OXFAM study also reported that women comprise 33% of the agriculture labour force and 48% of the self-employed farmers. In spite of their large contribution, women continue to remain invisible in the rural economy of India.

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From the Fourth All India Handloom Census it may be concluded that besides farming, a significant number of relatively young rural Indian women with limited education are occupied as handloom workers. According to the Fourth All India Handloom Census, there are 35.23 lakh handloom workers in India, of which 87% reside in rural India; 72% are women; 43% are in the 18–35 years age bracket; and 50% have not studied beyond primary school (of which about half have never been to school at all).[35]

Women workers largely remain stuck in low value but strenuous work (preparing the land, selecting seeds, preparing and sowing to transplanting the seedlings, applying manure, fertilizers, and pesticides, and then harvesting, winnowing and threshing etc.) in agriculture as well as handloom sector (weaving, drying, bobbin making, yarn preparation, etc.). The role of women is limited to the production and pre-primary stages of product development in the value chains. The market-oriented functions are predominantly in the hands of the men.[36]

A majority of the livelihood and value chain interventions have focused on the **supply side of the market systems,** and women are still disengaged with respect to the demand aspect of the market systems. Most of these programmes have a strong women-focus, provide access to capacity building, credit and input services, and markets to some extent

The next generation of workers hailing from farming and artisanal families with relatively better education do not wish to continue with their traditional occupations. The men move to cities in search of employment, leaving the women behind in an ecosystem marked by poverty of up-skilling and expansion opportunities. The women among the rural youth therefore aspire to leverage better livelihood options in the rural economy through education and diversification of skills. Even the more orthodox societies are gradually opening for the women to make forays into roles that involve marketing interface and outward mobility.

2.2 Government Programmes with a focus on Women's Livelihoods

Government endeavours in rural livelihoods and value chain management have two defining features—their focus on supply-side interventions and the emphasis on the formation of collectives.

Large-scale programmes include North East Rural Livelihood Project[37] (NERLP), Assam Agribusiness and Rural Transformation Project[38] (AARTP[39]), National Rural Livelihoods Mission (NRLM), and programmes through National Bank for Agriculture and Rural Development (NABARD). A majority of the livelihood and value chain interventions have focused on the **supply side of the market systems,** and women are still disengaged with respect to the demand aspect of the market systems. Most of these programmes have a strong women-focus, provide access to capacity building, credit and input services, and markets to some extent. **However, the interventions pay scant attention to the nature, quantum, and profile of market demand and need to seriously strengthen their strategies to resolve the demand side issues.** These programmes also prioritize the formation of collectives such as women-SHGs and Farmer Producer Organizations and Companies (FPOs and FPCs) to improve the bargaining power, access to credit, input, and markets for small and marginal players in the rural economy. However, the major focus has been social empowerment of women through institution building rather than market access for better livelihoods and income.

2.3 Building Strong Collectives for Women's Economic Empowerment

Cooperatives in India emerged to support both other agriculture products—staples and fresh produce—and non-farm related activities in rural areas. In a country where over 65% of the population is rural, cooperatives which are based on the values of self-help, democracy, equality, and trust, play a significant role in mobilizing communities and giving impetus to income-generating activities benefitting the weaker sections such as small and marginal farmers, artisans, weavers, etc. There are currently over 8.33 lakh[40] cooperatives spread across sectors including credit, agriculture, sugar, marketing, consumer, dairy, handloom, handicrafts, fisheries, labour, and housing, serving over 27 crore people.[41] In addition to cooperatives, India has seen various other forms of collectivization, be it the informal Self-Help Groups (SHGs) or the more formal and business oriented Mutually Aided Cooperative Societies (MACS) and Farmer Producer Organizations (FPCs). Producer companies can improve bargaining power, net income, and quality of life of marginal producers in the country.

It is well acknowledged that collectivization plays a vital role in enhancing the well-being of women who are oppressed by the patriarchal social, legal, economic, and political set up of India. Multiple government programmes (mentioned in Section 2.2) have led to growing action towards collectivization, enterprise building, and value chain strengthening through increased participation of women in rural areas.

However, according to the National Cooperatives Union of India, in 2009, there were a little over 11,000 women's cooperatives in India constituting a mere 2% of all cooperatives, with a membership of about a million.[42] Over the years, though, the participation of women in cooperatives has been increasing in India as well as globally. In an online survey conducted by the International Labour Organization (ILO) and the International Cooperative Alliance conducted in 2015, 75% of the respondents felt that women's participation in cooperatives had increased over the past 20 years.[43]

The success of the collectives largely depends on the quality of leadership, internal collaboration, and the capacity to respond to market forces, the key barriers to which are:

- **Absence of long-term professional management.** Once a programme exits and the trained management resources supporting the collectives are withdrawn, the collectives left behind have little capacity to cater to needs of their stakeholders.
- **Absence of information regarding buyer needs in determining quantity and quality of supply.** Both domestic and international buyers are interested in quality traditional crafts that require to be delivered in large quantities. Currently, most of the rural artisans can only deliver small boutique orders and often fail to comply with buyer requirements of quality and timelines. Similarly, given that farmers depend largely on intermediaries to take their produce to market, there is a significant gap between the market need and the farmer's produce. Effective and efficient market intelligence on

micro-market level surplus for balancing supply and demand can help reduce the price volatility arising at certain locations/markets. The local level market surplus data helps farmers to realise better value as private sector can use this information to make decisions regarding procurement.

- **Lack of necessary infrastructure.** Absence of warehouses, cold chains, and low-cost transportation leads to post-harvest losses, dependence on intermediaries and narrower margins for farmers. For handloom and handicraft, standard working sheds with looms, dyeing, and starching facilities provided by state governments are centralized and difficult to access for small artisans scattered across the countryside.
- **Lower social and economic status of women farmers.** Women farmers seldom own the land they till as the land titles are generally registered to their men. Women farm workers are paid 22% lower wages than the men.[44] They are rarely involved in engaging with customers, markets, credit institutions, and key decision-making regarding the business-side of farming.

2.4 Evolution of the Strategy for Improving the Location of Women in Rural Business Value Chains

Based on this premise Disha decided to work on Enhancing **Gender Equality** in Value Chains (M4). The intervention sought to address two significant challenges, i.e., Low participation of women in demand management roles in rural markets and the consequent inability of women-led institutions to access the private-sector organized market

Most women derive their livelihood in non-formal sectors such as agriculture and handlooms. But their share in value chain earnings remains low. Given the limited capacity of social enterprises and the diversity and complexity of challenges faced, a multi-stakeholder approach is needed to scale up women entrepreneurship in India and manage its ecosystem. Moving women beyond production roles may offer women equal or better economic empowerment opportunities.

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- Low participation of women in demand management roles in rural markets and the consequent inability of women-led institutions to access the private-sector organized market
- Lack of information on:
  - » post-harvest management among women farmers
  - » market-readiness among women weavers (not knowing what "sort of value-addition" would make their product more market ready)

Value chain model was conceived to test the role and impact of moving women beyond production roles in the farm and non-farm value chains and to develop an understanding of interactions among various ecosystem players with women in managerial roles fostering and operationalizing public–private sector partnerships with collectives. Project Disha believed that small holder women farmers/artisans could play central

roles in rural economy through collectives ensuring better income for their household and community. It believed that women farmer/artisans were entrepreneurs and farming/craft product manufacturing was an enterprise. There was a need to create the cadre of women managers drawn from women community who were trained in business and financial management skills to have a say in business decisions

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[35] Government of India, Ministry of Textiles, Office of the Development Commissioner for Handlooms, Fourth All India Handloom Census, 2019–20. https://handlooms.nic.in/writereaddata/3736.pdf
[36] https://www.downtoearth.org.in/news/agriculture/women-s-labour-force-participation-in-india-among-the-world-s-lowest-oxfam-63743
[37] http://nerlp.gov.in/notice/PIP-%20June,%202012.pdf 2012
[38] World Bank's Project Appraisal Document for Assam Agribusiness and Rural Transformation Project, August 2017
[39] The AARTP is in its second year of implementation, and in light of the constraints of implementation at the ground level, expected results will take time
to yield.
[40] NCUI Statistics 2016
[41] NCUI Statistics 2016
[42] National Cooperative Union of India, Statistical Profile 2016. https://ncui.coop/wp-content/uploads/2018/06/A-STATISTICAL-PROFILE-2016.pdf
[43] https://www.ilo.org/beirut/media-centre/news/WCMS_349679/lang--en/index.htm
[44] Government of India, Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & Farmers Welfare, Directorate of Economics & Statistics, Pocket Book of Agricultural Statistics 2017. http://agricoop.nic.in/sites/default/files/pocketbook_0.pdf


OKRA
Ideal Size (mm)
Quality
Defects
Accepted
GRADING AREA
BIG BASKET

3

Strengthening the Role of Women in Value Chains

M4 created a support system for farmers/artisans to articulate their needs, manage their resources and risks in a better way. The approach of skilling farmers and artisans, and the relative neglect in building local managerial capacity to sustain gains after project closure has amounted to a less than satisfactory track record of interventions for cluster development. Through testing prototypes and pilots, Disha assisted women artisans and farmers to collectivise, build capacities locally, bring value-adding activities closer home and connect directly with buyers and markets to earn a better income.

The pilots demonstrated the feasibility of rural centric employment models in building managerial capabilities and enhancing skills of rural women. They proved that such endeavours could enable rural women to take advantage of value chains, producer organizations, cooperatives, and cluster level federations, etc. to showcase their potential as economic change agents.

3.1 Approach

The approach focuses on maximizing value for women situated at the lower end of the value chain by training select women (farm and non-farm) producers as Women Sourcing Managers (WSMs) to adopt a managerial role in rural business with a strong input–output market interface component (Figure 2).

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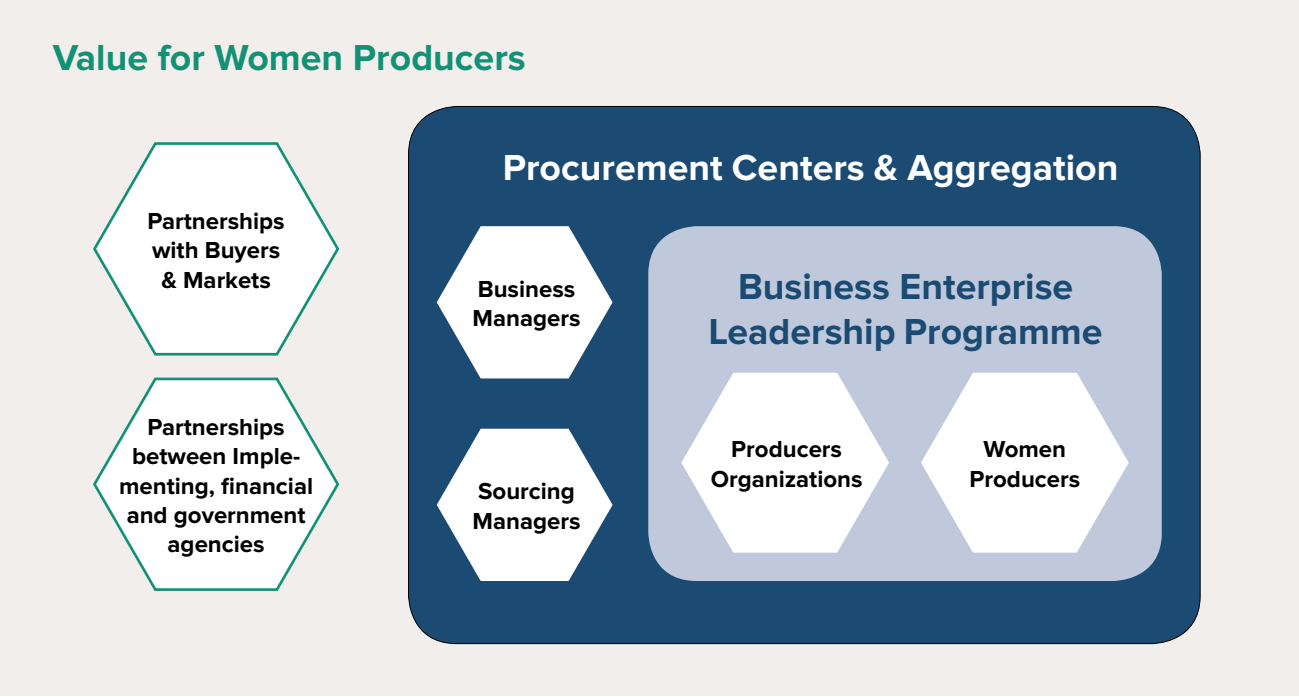
Figure 2: The M4 model



The objective is to enhance capabilities of women farmer producer organizations/women's collectives/women's groups to forge better market linkages, bridge the gap between what was being produced and what was in demand and to thus realize better value for their products from the private sector (Table 1).

Table 1: M4 Snapshot of achievements

FARM VALUE CHAIN MODEL
• Women farmers trained: 96,000 • Women sourcing managers trained: 500 plus • Women business managers trained: 100 • Procurement and sales of farm-based produce facilitated (volume): Over 60,000 metric tons • Collectives strengthened: 40 plus
NON-FARM VALUE CHAIN MODEL
• Women artisans trained: 5,000 • Women sourcing managers trained: 50 plus • Production and sales of handloom and handicraft products supported (value): INR 100 lakh Collectives strengthened: 9

3.2 The Key Components

The key components and the process flow are presented in (Figure 3).

Figure 3: Process flow

Women Sourcing Managers

Choosing the right candidates for WSM training is an important starting point. Potential WSM identified from within the community include women who are:

- 18–40 years of age;
- members of producer groups/self-help groups or past/existing community cadres with demonstrated leadership potential;
- natives of or married within the village in the collective catchment area;
- at least high school educated and fluent in reading, writing, and speaking the local dialect.

"Promoting Women Entrepreneurship in Agri-value Chains through **Community Mobilization** Resource Centres under MAVIM, Maharashtra" pilot under Disha trained 30 WSMs over a threemonth period through market participants like Future Group and NeML

UMED intervention in Maharashtra aimed to build the capacity of women farmer producer companies in Wardha & Yavatmal as an economic enterprise catalyzing entrepreneurship among women producers in the whole supply chain of selected agri-commodities. The project has trained over 30,000 women in post-harvest practices, established five fully equipped collection centers, and prepared a cadre of 300 WSMs. It facilitated market linkages of more than 2,000 metric tons (valued at more than INR 9 crore) with profit of more than INR 32 lakh. More than 20 procurement centers were opened with convergence through the Maharashtra State Rural Livelihoods Mission.

The WSM is expected to be able to:

- create awareness among producers on procurement and its standards;
- use price trends to convince producers to sell through collectives;
- coordinate with collectives on procurement planning and implementation;
- handle collection point activities like grading, sorting, weighing, storing, loading, unloading, invoicing, etc.;
- manage inventory at the collection centre and related documentation;
- coordinate logistics with managers for acceptance of stock, price, payment, grievance redressal;
- advise farmers on post-harvesting processes to reduce wastage; and
- provide inputs to farmers on crop planning or to craftspersons on product design with market demand and price trends in mind.

The "Promoting Women Entrepreneurship in Agri-value Chains through Community Mobilization Resource Centres under MAVIM, Maharashtra" pilot under Disha trained 30 WSMs over a three-month period through market participants like Future Group and NeML. As a result, 21 procurement centres were opened during 2017 and 80 metric tonnes of Tur Daal was procured and dispatched to Future Consumer Limited approved buyers. The small duration pilot proved that women can perform functions like mobilization of farmers for aggregation, quality assaying, price discovery, logistics coordination with buyers. This pilot showed cultural acceptance of women in non-traditional roles and led to further testing of this model on large scale with similar pilots being launched to collect more evidence.

The WSM Training Pedagogy and Curriculum

The training content for WSMs was developed through a consultative process with stakeholders, experts, and implementing agencies (Figure 4).

- The training is designed as Training of Trainers (ToT) with modules of 8–14 days, where there are 8–10 days of classroom training and 2–4 days field exposure visits.
- Training uses a blended learning approach deploying a combination of classroom sessions, activities, assignments, etc.
- The critical skills imparted are quality management, time management, cost management, risk management and contingency planning, resource management, collaborative working, and interpersonal skills
- Key tools include: Milestone checklists, Project Charter Template, Gantt Chart, etc.

Figure 4: Phases in WSM training

Women Business Managers

Since collectives and FPOs need to be professionally managed in order to be sustainable, Disha included WBM training certified by National Institute of Agricultural Extension Management (MANAGE).

Under the Business Enterprise Leadership Management Programme (BELMP) of Disha, Women Business Manager (WBM) trainees were chosen from among the educated rural women, to be trained and placed as business managers in FPOs and non-farm collectives.

The pilot "Business Enterprises Leadership Management Course for Rural Women to Manage Community Business Enterprises" proactively conducted orientation programmes to select women from rural communities to participate in BELMP programme. The objective of the programme was to design a course to provide managers for farmer producer companies participating in the programme. This programme has a clear women's economic empowerment agenda and intentionally sought to engage women as business managers to support their empowerment and create role models for other women. Initial experiences show that these women service providers were accepted in their new roles and were respected by the community for their technical competence.

The component bridged an important need gap in the business management skilling space because before this there were no programmes available for rural women who had academic qualifications less than or equivalent to senior secondary high school, who were perhaps married and had domestic responsibilities which denied them the opportunity of enrolling into programmes that demanded high time commitment.

Trained WBMs need to be able to:

- manage the backward linkages with producers as well as forward linkages with buyers
- maintain records, invoices, receipts, and manage logistics
- visualize transformative solutions for the collectives
- manage business operations of collectives

WBM Training Pedagogy and Curriculum

The course curriculum development process included participation from stakeholders like agri and dairy practitioners, curriculum experts, women, entrepreneurs, experts in rural development (from UNDP, Maan Deshi Foundation, Chaitanya Trust, Kriti, Chitrika, I-Create, MANAGE, Cooperative), local civil society organizations, producer company representatives, community resource persons, etc.

Feedback was received on three pillars— (i) qualities, skills, and values a leader should possess; (ii) skills, attitudes, and challenges leaders may face when expanding the business; and (iii) courses to be included, excluded, and modified.

The curriculum, content, and pedagogy focus on building skills, mindsets, and ownership of rural women towards the collectives. The pedagogy builds on Knowles' theory of adult learning which is self-driven, experiential, problem-centric, and relevant. The curriculum framework focuses on self-transformation, enterprise mindset, skills and excellence, and integrated learning. It includes business management, technical training on agri-allied, and self-development.

The duration of the programme is 12 months from commencement and includes a six-month handholding support post-placement in the FPO.

Before admitted into the course, women are mapped with the FPO and complete their practical training with them. Out of 100 women selected in the **BELMP (Mini-MBA)'** at Pune, Gondia, Karim Nagar, and Vikarabad in Maharashtra and Telangana, 80 were placed in 11 FPOs after completing the course.

The programme structure consists of:

1. a facilitation workshop (classroom) of 6 days per month,
2. a practicum of 22 days a month with the FPO (covering Marketing and Mobilization, Finance and Accounting, Operations/Services, Infrastructure, and Business Planning),
3. two travel workshops of 6 days each with a reputed institute, and
4. a reflection workshop of 2 days a month.

Assessment and Certification of WBMs

At the end of the training programme, the WBMs are assessed and certified by the academic partner MANAGE which has been continuously monitoring and evaluating the programme through its duration.

The academic partner assesses the WBMs based on written tests, group exercises, and skills evaluation in communication, leadership, managerial competence, analytical and decision-making capabilities before certifying them.

Unique Features

- The unique feature of the programme is that potential women managers are taken to premier institutes like IRMA or MANAGE for two weeks of immersion, which is highly aspirational and builds confidence into the women manager to dream and aspire higher.
- The intervention is highly sustainable as the trained women managers are absorbed within the collectives where they intern.

Branding the Curriculum

The curriculum developed is unique and can be branded as a flagship product of UNDP to build a Business Enterprise Leadership and

Management skilling programme for rural India. The curriculum can leverage its national branding potential by partnering with the National Council of Cooperative Training (NCCT) or institutes of national repute like IIMs, XLRI, and other institutes to create a national curriculum that is acceptable to all premier management schools of India.

For the first batch under the pilot phase, MANAGE successfully completed the evaluation and certification of 91 women out of 99 based on minimum cut off score of 50%in final assessment and 60% attendance. The results in terms of placement have been impressive. About 18 participants have joined in leadership roles in their FPOs. Fourteen participants have joined as the staff of the FPOs earning up to INR 10,000 per month. About 35 participants joined as Gramsakhis in the project area as representatives of producer companies earning between INR 3,500–5,000 per month. Fourteen participants started their own enterprise in project area.

Public–Private Partnerships for Market Linkages

The value chain model's primary thrust is on the mobilization of large private retailers and buyers to enhance market linkages and bring market connectivity closer to the collectives' home base.

Steps

The component involves:

- Developing linkages were developed with private organised buyers to facilitate market access for the women collectives at market prices.
- Engaging deeply through repeated meetings with large retail representatives across the hierarchy and assuring them on quality and reliability at market prices.
- Conducting and facilitating workshops and meetings between the private sector and producer collectives to develop a sustainable relationship between them.

Women entrepreneurship in the handloom value chain project in Telangana was instrumental in introducing new techniques among women artisans where they were trained in using natural dyes, low-impact dyes, tie-dye, and other sustainable, high quality globally vetted production techniques. The upskilling of the artisans combined with creating women sourcing managers and market linkages elevated the position of the women in their respective communities. Women from these communities travelled for exhibitions, workshops to Hyderabad and other cities and were able to meet rigorous supply chains demands of e-commerce firms and other brands supported by social enterprise like Creative Bee.

- Developing and implementing value chain interventions in partnership with technical support agencies (e.g. Arya collateral, Creative Bee, Tanager, Future Greens and Samsthe) for
  - » Choosing technical support partners for their understanding of value chains, expertise of technical requirements, and extensive market networks, with inclusive and responsible business practices.
  - » Using the partnership for introducing good business practices, minimizing the risks, and establishing market linkage facilities.
- On-boarding of implementing partners from the private sector who bring valuable market insights thereby creating an opportunity for knowledge dissemination and exchange of market information between the private sector and the rural ecosystem.

Last mile market linkage for farmers & artisans in Karnataka set an example for corporate sector engagement with producers through tech-enabled mobile pushcarts (Thulugadi) in Mindtree, TCS, Cisco, Wipro, and Microsoft campuses. It organized 10+ successful flea markets and exhibitions in universities, office spaces, apartments, which acted as a platform to connect rural farmers and artisans to the urban buyers. More than 7,000 pieces of artisanal products sold through the B2C channels. Project helped the women to learn business skills and handheld them to operate procurement centres as business units.

Private Sector Engagement

The private sector firms recognize the enormous potential of farm and non-farm producer groups and provide useful forward and backward linkages. They serve the dual objectives of providing livelihood opportunities to rural India as well as meeting market demand for traditional Indian products. These firms help build capacities by providing skill-based training, design inputs, and other inputs to align production with market requirements. They also work closely with the collectives to control the quality of the final product and provide avenues for marketing the final product through linkages with the market facing entities.

Unique Features

The partnerships between the private implementing partner and the women's collectives are established on **terms dictated purely by the market.** There is no expectation of extra margins or prices in the name of social impact to the women collectives. Ensuring this required significant efforts in aligning expectations, financials, mobilization, etc. during the pilots

Market-led Institution Development: Building Capacities of Governing Body Members of Producer Collectives

Capacity building on compliance and business orientation designed specifically to the governing body and full-time staff members of producer

collectives includes aspects such as setting a vision, building self-awareness and confidence, initiative and risk-taking, business ethics and integrity, problem-solving and creativity, communication, business acumen, project execution, etc.

The objective is to equip the producer collectives with accounting capacities and ensuring compliances with all the necessary obligations, including audits and tax filings, etc. The governing body members receive training to understand financial reports, Goods and Services Tax compliances, and Agricultural Produce Market Committee (APMC) compliances for the business. Through MIS, capacity is built on inventory management and review of formats supporting the procurement of products through collection centres/aggregation centres managed by the WSMs.

Collectives build capabilities in developing standard operating procedures for purchase and sale of products and linking with financial service providers as required.

3.3 Proof of Concept: The Value Chain Pilots

M4 evolved through a series of pilots summarized in **Table 2.**

Table 2: List of pilots over time

#	Pilots	State	Sector	Districts	Implementing organizations
1.	Promoting Women Entrepreneurship in the Handloom Value Chain through market linkages and strengthening Women Producer Groups	Telangana	Non-Farm	Nalgonda, Yadadri-Bhuvanagiri, Warangal, Narayanpet	Creative Bee
2.	Strengthening Women Farmers Producers Collectives in Horticulture Value Chain	Telangana	Farm	Siddipet, Mahbubnagar	Tanager
3.	Promoting Women Entrepreneurship in Agri-Value Chains through Village Organizations and Cluster Level Federations promoted by UMED	Maharashtra	Farm	Wardha, Yavatmal	Arya Collateral Warehousing Management Ltd
4.	Promoting Women Entrepreneurship in Agri-Value Chains through Community Mobilization Resource Centre (CMRC[45]) promoted by Mahila Arthik Vikas Mahamandal (MAVIM[46])	Maharashtra	Farm	Akola (Barshitakli & Akola), Amravati (Daryapur & Bhatkuli), Yavatmal (Ner & Kalamb)	MAVIM supported by Future Learning Ltd and NeML.
5.	Promoting Women Entrepreneurship through Capacity Building of Producer Collectives and Micro-enterprises	Karnataka	Farm & Non-Farm	Bagalkot, Gadag, Belgavi	Future Greens Samsthe
6.	Last Mile Market Linkages for Farmers and Artisans	Karnataka	Farm	Gulbarga, Yadgiri, Chikbellapur, Kanakpura	Mindtree Foundation, Vrutti
7.	Design and implement a robust and scalable 'Business Enterprises Leadership Management programme' for women on managing community business enterprise	Telangana & Maharashtra	Farm	Vikarabad, Karim Nagar in Telangana & Gondia & Pune in Maharashtra	Access Livelihood Foundation, MANAGE

Some Pilot Highlights

- Promoting Women Entrepreneurship in the Handloom Value Chain in Telengana Pilot 1 (Table 2) was instrumental in introducing new techniques among women artisans where they were trained in using natural dyes, low-impact dyes, tie-dye, and other sustainable, high quality globally vetted production techniques. The upskilling of the artisans combined with creating women sourcing managers and market linkages elevated the position of the women in their respective communities. Women from these communities travelled for exhibitions, workshops to Hyderabad and other cities and were able to meet rigorous supply chains demands of e-commerce firms and other brands supported by social enterprise like Creative Bee.
- Promoting Women Entrepreneurship in Agri-Value Chains through village organizations in Maharashtra Pilot 3 (Table 2):
  - » Trained over 30,000 women in post-harvest practices, established five fully equipped collection centres, and prepared a cadre of 300 WSMs.
  - » Facilitated market linkages of more than 2,000 metric tonnes valued at over INR 9 crore leading to profit of more than INR 32 lakh.
  - » Opened more than 20 procurement centres in convergence with Maharashtra State Rural Livelihood Mission (SRLM)
  - » Raised working capital through financial institutions and availability of SHG funding and revolving fund through NABARD/SRLM in the existing federation of farmer producer organizations
- Promoting Women Entrepreneurship in Agri-Value Chains through Community Mobilization Resource Centre Pilot 4 (Table 2) Disha trained 30 WSMs over a three-month period with Future Group and NeML. As a result, 21 procurement centres were opened during 2017. About 80 metric tonnes of tur daal was procured and dispatched to Future Consumer Limited approved buyers.
- The pilots leveraged more than INR 5 crore through convergence for infrastructure and loans for working capital.
- They evolved an innovative financing mechanism in which the cluster level federation agreed to lend their revolving fund to the farmer producer company in their area for procurement of agri-produce. Such innovation led to a turnover of more than INR 7 crore in these FPOs and profit of INR 22 lakh in the current year.
- Implementing partners like Tanager, Future Greens, etc. have leveraged government resources to manage collection centres and value addition units.

Impact of Pilots: Increasing the Agency of Women

In the last four years, the value chain interventions built a promising model that showed how women's access to opportunities in different segments of the value chain (both on-farm and non-farm) could help mainstream gender, promote socioeconomic mobility, and encourage skilled women to join the workforce. Through the locally trained women constituting a significant part of the supply chain, the women collectives found firm footing in negotiating, on-boarding, and retaining buyers, with the help of promotion agencies. Project participants were impacted at multiple levels.

Capacity Building and Empowerment of Rural Women

- The WSMs and WBMs are repositories of knowledge and assets for the community.
- WSMs trained in project management, communication, persuasion, and interpersonal skills are able to convince the men in the community to involve the women in decisions related to the selling of their harvest. The relationships and networks they have developed in the community make the WSMs a strong workforce for all future programmes and campaigns seeking to empower women.
- The men have been persuaded to include women in practices and processes that were traditionally outside their domain. This includes the decision to sell the harvest through the collection centres.
- Women farmers are better informed of good agriculture practices, including post-harvest activities, knowledge of the market, and their dynamics with price analysis across channels.
- Women members can undertake quality checks, including moisture content, foreign materials, and broken parameters, to finalize the price of the agri-commodity.
- Women producers understand the importance of the information inputs and upgrades that could make their work more remunerative. They are receptive to new skills and knowledge on agriculture practices and agri-markets.
- Many participants were not first responders to sell their produce to the collection centres and waited to see its performance. The centres were new, run by women, and seemed like a risky proposition for many in the community. Nevertheless, the women, whether they sold their produce to collection centres or other traders—they proactively engaged in selling the harvest. This confirms the confidence displayed by them to participate in market activities and understanding that scientific post-harvest processing and quality measurements bring in a better price.
- Participants experienced a new positive by experiencing the process of selling their produce to the collection centres at a right margin, with quick and clean payments made them confident in engaging with markets.

CASE STUDY 1

Bhulaxmi Mutually Aided Cooperative Society (MACS) in Telangana

The key characteristic of the MACS is that it emerged as a felt need of the community once the market linkages were established individually at scale by the pilot and 2,000 metric tonnes of vegetables were supplied between 2016 and 2017 through 2,000 women farmers. Bhulaxmi MACS was strengthened with a massive mobilization of women farmers through training and outreach. Throughout the project's lifetime, with a good communication and mobilization about the benefits of collectivizing, the MACS membership has undergone exponential growth from just 19 members (from 1 village) in February 2018 to 1,200 members (from 26 villages) by March 2019. The pilot developed training manuals and standard operating procedures (SOPs) followed by the capacity building of 1,200 women farmers from Siddipet district and 3,000 farmers from Mahbubnagar district on organic and good agricultural practices.

Bhulaxmi has a democratically elected and very well-trained Board of Directors. The pilot created three sub-committees (Quality Assurance, Procurement and Marketing with 10 members in each) of MACS for the decentralized system of decision making ensured effective, efficient and transparent MACS management with adequate check and balances. The project created 30 WSMs providing procurement support, mobilizing the fellow farmers for MACS membership, and coordinating market access. These WSMs were influential leaders amongst their peers and could act as representatives for their communities. They manage the procurement centre and coordinate with buyers and other MACS members to negotiate and agree upon prices and facilitate transactions. All MACS members are trained on governance, shareholder roles and shareholder capital modules. This has led to market linkages of more than 3,000 metric tonnes and transaction of more than INR 50 Million during project period. The project has visibly enhanced negotiating/bargaining power of women farmers and improved standard of living of women by increasing the price realisation of women farmers by 18%–30% over the project period.

Promotion of Brands

- Promoting Women Entrepreneurship in Agri-Value Chains through Community Mobilization Resource Centre Pilot 4 (Table 2), Disha supported brands like Tejaswini from MAVIM in Yavatmal district through which the CMRC are selling their products and have received excellent traction at the local level.
- Besides, it strengthened Simply Swastik brand Promoting Women Entrepreneurship through Capacity Building of Producer Collectives (Pilot 5 in Table 2) by Future Greens Samsthe and Last Mile Market Linkages for Farmers and Artisans supported MindTree Foundation (Pilot 6 in Table 2) to launch MIRI (Made in Rural India) brand for farmer members of Karnataka. The private sector linkages were facilitated by convergence with government missions for infrastructure and financial institutions in the project area.
- Established market brands like Big Basket brought their own expertise in managing collection centres and work intensively with the collection centre opened by farmer producer companies in Kanakpura, Karnataka and procured vegetables from the project area.
- The Future Consumer Limited extensively interacted with the producers of Yavatmal in Maharashtra and procured tur daal from the area.

- For handloom/handicrafts, e-commerce sales are explored in Bagalkot, Karnataka and Telangana. The pilots facilitated market linkage through Business to Government (B2G), Business to Consumer (B2C), and Business to Business (B2B) models.
- These successes show that women collectives can partner with organized buyers on market determined terms and ensure reliability and quality of supply over a period of time.

Impact on the Wider Ecosystem

- Disha envisaged the impact of the project at different levels; however, at its core was the question of how the model would continue to function after the exit of UNDP from the project. This question was addressed through the empowered role of the women created in the programme.
- UNDP is in discussion with National Council of Cooperative Training for mainstreaming Mini MBA curriculum for women community managers across India.
- The multi-phase experimentation has ensured an interest at the Ministry of Skill Development and Entrepreneurship for piloting the concept of specialized women business managers for market access and capacity building of women collectives.
- The Disha-MAVIM intervention in Maharashtra has become a model project for replication by the Government of Maharashtra in thirteen districts under its Action Room to Reduce Poverty Plan.[47]
- The 2019 Krishi Bhushan Award for Outstanding FPO by Women was conferred at the National Agribusiness Summit in Vidisha, Madhya Pradesh to the Bhulaxmi MACS from Siddipet, Telangana.

Interests from different state agencies are a testimony to the clear differentiation and value addition within the ecosystem itself.

- Disha value chain model has been proposed to private sector foundations and Corporate Social Responsibility (CSR) bodies like Larsen & Toubro (L&T) Public Charitable Trust, L&T CSR, Larsen & Toubro InfoTech CSR, and HSBC CSR as an idea and has been funded for implementation in various regions of the country.
- State Rural Livelihood Missions of Madhya Pradesh, Maharashtra, Karnataka, Odisha, and Uttar Pradesh have shown interest in implementing the value chain models evolved out of Disha projects.

Lessons Learnt from the Pilots

- **Capacity Building of women for managerial skills.** The pilots proved that women's access to opportunities in different segments of the value chain (both on-farm and non-farm) helps mainstream gender, promotes socio-economic mobility and encourages skilled women to join the workforce.
  - » Through the locally trained WSMs, the women collectives can negotiate, onboard, and retain buyers, with the help of promotion agencies. Value chain model helped in creating a standard curriculum for training WSMs and WBMs and SOPs for buying and selling through large private retailers that could be adapted by the companies and government agencies in rural value chain development across contexts and geographies.

» The pilots also proved that women could perform functions like mobilization of farmers for aggregation, quality assaying, price discovery, and logistics coordination with buyers and that cultural acceptance of women in these non-traditional roles was possible. Strategies promoting women in non-traditional roles seem to have multi-generational effects. Not only can it change the way a market system works currently, but it can also change the aspirations of young women to take up non-traditional gender roles themselves.

- **Women are their own change agents.** Women producers can be mobilized and federated to set-up women's collectives such as farmer producer groups and subsequently farmer producer companies, provided the information asymmetry is bridged. With an efficient communication and mobilization strategy explaining the benefits of collectivization, women producers are willing to engage, skill themselves, and institutionalize as collectives for their economic empowerment.
- **WSMs can do a lot more.** WSMs ensure that the supply chain operates seamlessly, reliably, and time efficiently. A dedicated cadre like WSM for Post-harvest Management Training[48] is critical for market linkages, quality assurance, transaction costs reduction, accurate and quick business decision making, and institutionalization of compliance requirements for agribusiness activities of the producer collectives. WSM can manage panchayat market-level collection centres to provide easy access to the market for an individual producer and can offer a one-stop solution to the producer's needs. WSM ensure maintenance of warehouses to withstand price fluctuations and trade produce or add value through SHGs operated processing units.
- **Deep engagement with buyers fosters success.** The pilots proved that once the women collectives engaged with buyers deeply, they made considerable efforts to adhere to their requirements and product standards, thereby acquiring repeat orders and forging long term links.
- **Village level collection centres can provide single window solutions.** Village level collection centres provide easy access to market for an individual producer and can provide one-stop solution to the farmer's needs. Moreover, if institutionalized as in the case of MSRLM FPCs, it can rent and maintain warehouses to withstand price fluctuations and can trade produce or add value through collectives operated collection centres.
- **Long-term capacity building is required in the operations and governance systems of collectives.** For Long-term sustainability, FPOs/women collectives, their members, governing council, and their operations managers, have to be trained in operations and governance systems and supported through handholding and capacity building on an ongoing basis.
- **Such projects have long cycles.** Projects which are at the intersection of community engagement and market access should be planned for at least for 3–5 years to cover enough commodity marketing seasons so that FPCs and WSMs can have enough practical exposure and the economic relationship between them and private sector is strengthened.

[45] CMRCs are taluka-level federations of 150-300 MAVIM self-help groups from a cluster of 20-30 villages. CMRCs provide various services to SHGs such as capacity building training to members, linking SHGs to banks to avail loans, audit, etc. In addition, CMRCs implement various livelihood development initiatives for its members in the form of micro livelihood plans (MLPs) through convergence of government schemes and other resources. 312 CMRCs were established across Maharashtra under the 'Tejaswini' programme (2007-2018), jointly funded by IFAD and Govt. of Maharashtra. Although promoted by MAVIM, CMRCs are autonomous organizations registered under the Societies Registration Act.

[46] A federation of one million women farmers

[47] https://www.newindianexpress.com/thesundaystandard/2018/feb/17/maharashtra-sets-up-action-room-to-fight-poverty-on-war-footing-1774884.html

[48] DISHA-MAVIM intervention

4

Recommendations

4.1 National Scale-up of Business Enterprises Leadership Management Programme (Mini-MBA)

The Government of India target of setting up **10,000** FPOs formation in the next five years translates to a demand for at least 100,000 managers with expertise in rural community business enterprises, a need mainstream B-schools cannot meet. Mapping existing needs of SHGs and FPOs also shows a significant potential demand for managerial personnel. Scaling up innovative approaches like the BELMP can create local women managers and ingrain good management practices within collectives.

- To support these women managers, a budget of INR 60,000 for each mini-MBA candidate is required (amounting to INR 600 crore over five years), which can be funded easily by the Ministry of Skill Development & Entrepreneurship (MSDE).
- The BELMP curriculum could be adapted and adopted by the National Institute of Agricultural Marketing (NIAM), MANAGE, IRMA, and Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), and other state-level agencies, translated to local languages to increase the access of rural women to the mini-MBA.
- A pool of at least 1,000 faculty will need to be created with expertise in managing business with collectives.
- The programme can be led by NITI Aayog as it can conveniently facilitate inter-ministerial coordination and involve the Ministry of Agriculture & Farmer Welfare, Ministry of Textiles, Ministry of Food Processing, Ministry of Human Resources and Development, etc.
- Based on the framework provided by NITI Aayog, the programme then can be rolled out in a partnership of nationally reputed management institutes (such as National Council of Cooperative Training) and non-profit implementing agencies.

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4.2 Revamp of Skilling Initiatives to Focus on Rural Centric Employment Models

Schemes under programmes like Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and Pradhan Mantri Kaushal Vikas Yojana (PMKVY) could shift their focus from 'rural skilling for urban job readiness' to 'rural skilling for rural job readiness'. This is possible provided FPOs, cooperatives, and cluster level federations in rural India can be envisaged as economic change agents with the potential to galvanize the rural economy around themselves, as demonstrated by successful initiatives like AMUL, Sahyadri FPO, Mulkanoor cooperatives. There is a need to shift focus to rural entrepreneurship and rural business-centric models for generating employment.

Rural women managers could be imagined as apprentices under FPOs, making financial incentive under the National Apprenticeship Promotion Scheme (NAPS) available to the FPOs for paying their managers. There is a strong case of imagining NAPS for rural collectives, which can hire 5–10 women business managers for growing their business.

There is a case of PMKVY supporting training for managing and developing rural enterprises, which can be individual as well as collective in nature. This change in skilling program to a structured capacity building programme has the potential to revive and energize the thousands of existing FPOs and women SHG federations, adding at least INR 10,000 crore annually to the Indian economy (assuming yearly incremental turnover of INR 1 crore by 10,000 collectives).

4.3 Building Specialised Community Cadres for Market Access

The average cost of educating a WSM (including classroom training and handholding) for one year is INR 20,000 – 30,000.

- To train a million WSMs (given that there are millions of collectives in the country), there will be a need of INR 2,000–3,000 crore over five years, which can be part of the budget of the Ministry of Rural Development or Ministry of Agriculture & Farmer Welfare.
- With NABARD taking the lead in designing the policy, UNDP can provide technical and implementation support.
- CSR funds may be parked at NABARD or any other reliable trust fund for the implementation of the programme.
- Should NRLM decide to fund such an intervention, WSMs can help make 1,000 cluster level federations that can be sustainable in the medium term.
- An innovative public–private partnership involving NABARD, civil society, academic institutions, and government could be thought of for the sustainability of such a large-scale programme.

4.4 Alliance of Market Players to Support Smallholders and Artisans

There is a need for state and sub-regional level alliances and association of market players focusing on buying from producer collectives of women smallholders and artisans. These alliances will help to remove asymmetry of information between producers and buyers. The forum will provide a platform for buyers to communicate their needs and requirements to the producer collectives, which will help the producers to plan their production better. The forum can catalyse behaviour changes in private sector members to increase buying from farmer collectives like awards, certification, and membership programmes.

It can be designed along the lines of state-level associations of non-bank financial intermediaries or microfinance institutions with membership charges from the participating companies to foot the administrative costs. These forums could create a flagship brand to convene and organise regular meetings /events/ workshops/content for awareness and information dissemination to women farmers as well as market players to promote procurement from producer collectives and scale it up. Such forums could encourage large and small private sector firms to diversify the risks by offering competitive market prices for procurement from producer collectives.

4.5 Convergence and Infrastructure

The establishment of rural aggregation procurement centres (farm and non-farm) through convergence as a platform for market linkages and provision of farm-gate processing services for the farm buyers and market-ready products for non-farm buyers needs an ecosystem of:

a) Producer collectives operating collection centres

b) Women cadres managing collection centres

c) Private sector buyers active in the area procuring graded produce from collection centres

d) Financial institutions engaged in the area lending to producer collectives

e) Government schemes being implemented in the project area supporting collectives

This ecosystem support through convergence and working capital mitigates multiple risks associated with production, post-production, and market linkages.

There is a need for financial innovation to improve the working capital availability of producer collectives, which face difficulty in raising it from banks. A policy guideline should evolve or developed for proper utilization of the revolving capital of cluster-level federations for business purposes with adequate safeguards.

4.6 Developing a long-term Programme for Capacity Building of Women as Managers of Rural Businesses and Change Agents of the Rural Economy

The impacts and positives of value chain models were experienced in a 2-year time frame, and one-four crop cycle on an average as most of the pilot's duration were of less than two years. More intense and sustained inputs are needed before the enhanced awareness levels and decision-**making capacities of the participants, as influenced by the project, are seen as impacting their actions meaningfully.** Also, the need for more information, value-chain-linkages and access-to-market facilitation, and general handholding, has been openly articulated by women farmers, as even local women like the sourcing coordinators and WSMs associated with the project.

A national 8-10 year term programme dedicated to building women's capabilities in market access is required. The programme will need to carefully customize its offering for each sub-group of target women. In-depth research should therefore inform appropriate strategies. The design of the programme can draw from the learnings of the pilots implemented with MAVIM and MSRLM, as well as an experiment done with Tanager in Telangana where the women cooperative is being mainstreamed with Society of Elimination of Rural Poverty, Telangana.

Disha uniqueness and its true impact is in creating a women-centric value chain integrated model by developing a comprehensive and sustainable value chain/continuum that links the community needs, mobilizes people, counsels and trains them and fixes them with specific roles, which will sustain themselves in the long run.

Annexure • 1

Overview of solutions under Disha

Model	Population Segment	Barriers	Impact on socio-economic conditions	Disha's solutions
Model 1: Organised education to work transition:	Students in government schools	• Poor educational standards • Low access to information on educational and vocational options • Lack of parental guidance • Absence of role models	• Low aspirations • High drop-out • Unemployment • Unproductive and low paying jobs • Child labour • Early marriage	• Career counselling and guidance with high motivational content • Sensitization of parents and community • Enriched peer-to-peer interaction and motivation • ICT-enabled learning • Acquisition of soft skill
	College students, particularly from tier 2–5 cities/ towns	• Gap between expectation of employers and the jobs aspirants' understanding of the eligibility/ their knowledge about the current market scenario, latest industry and employment trends and job dynamics etc. • Inadequate soft skills	• Low aspirations • High drop-out • Unemployment • Unproductive and low paying jobs	• Career counselling and guidance with high vocational awareness and interaction content (internship, apprenticeship, mentorship by corporate volunteers) • Sensitization of parents and community • Enriched peer-to-peer interaction and motivation • ICT-enabled learning • Acquisition of soft skill
Model 2: Employment marketplace	Youth (18–35 years) in smaller cities/ towns looking for employment (skilled or unskilled)	• Deficient skills • Informal hiring practices by large number of small local businesses	• Migration to large cities leading to squalid living conditions in slums • Informal employment leading to low wages and suboptimal working conditions and lack of access to social security such as health insurance, Provident Fund and pensions	• Creation of local employment market place for resolving information deficit/ asymmetry thereby reducing transaction costs of hiring and increasing employment • Enabling mechanisms of Youth Employability Services Centres (YES Centres) and Disha Town Hall • Conversion of Govt. Employment Exchanges and public libraries into youth learning centres • Integrated ICT-enabled state-wide initiatives such as E-Kaushalkar

Model	Population Segment	Barriers	Impact on socio-economic conditions	Disha's solutions
Model 3: Fostering micro-entrepreneurship through the community mentorship model (the Biz-Sakhi model)	• Women with lower education levels • With domestic responsibilities • Women confronting constraints in transport and mobility	• Disabling local customs • Low education levels • Lack of organization • Lack of access to skills and capital	• Low aspirations • High burden of domestic work and drudgery • Low mobility • Difficulties in joining group activities • Inability in tapping local opportunities though micro-enterprises/self-employment	• Motivation building through group activities • Skill building • Mechanisms for access to capital/ micro-credit • Creation of capacity for local mentoring/ handholding
Model M4- Strengthening the role of women in value chains:	• Farmers with marketable surplus/desire for cash income • Artisans and handloom workers • Waste pickers	• Disabling local customs • Low education levels • Lack of organization • Lack of access to skills and capital • Low managerial capacity precluding equitable partnership with organized value chain	• Low productivity and product quality • Low value realization from products • Low surplus income • Low access to paid health care services • Low investment in education of children • Low peer interaction and social capital	• Integrated value chain solutions comprising creation/strengthening of producer groups, skill building (technical and market related such as on safe practices and quality) and forging of market linkages • Creation of endogenous managerial capacity through training of local educated youth

Annexure • 2

Project and partners

#	Projects	Partners & Networks and Purpose of Partnerships			
		Private Sector	Public Sector	Third Sector	Associations/ Institutional
1	Strengthening Women Producer Groups in Handloom Value Chain in Telangana	Svara.in (E-commerce Retail, Weaver's Studio (Boutique Store & Export House), Taneira by TITAN, Sudarsh Handloom; B2C direct sales events for market linkages and purchase of products	District Collectorate -Yadadri-Bhuvangiri for convergence, yarn supply and other raw material	-	Indian Institute of Technology Hyderabad (IIT-H) for design development and loom development
2.	Strengthening women farmers producer collectives in Horticulture Value Chain in Telangana	Big Basket, Reliance Metro Cash and Carry, Wyn Farms for market linkages and purchase of agri produce	District Collectorate and agriculture departments for inputs, polyhouses, "vermibeds", etc.	-	National Institute for Rural Development (NIRD)
3.	Promoting Women Entrepreneurship in Agri-Value Chains through village organizations and cluster-level Federation promoted by UMED in Maharashtra	Private Sector Buyers like Suguna etc. for market linkages and purchase of agri produce	MSRLM (UMED) for infrastructure of procurement center and working capital	-	
4.	Promoting Women Entrepreneurship in Agri-Value Chains through Community Mobilization Resource Centre promoted by MAVIM in Maharashtra	Future Group, Future Learning Limited, Future Consumer Limited, Jain Industries for market linkages	Krishi Vigyan Kendra (KVK) for agri extension support and technology dissemination	Community Leaders for mobilization	NCDEX e Markets Limited (NeML) Future Learning for market related skilling in management and business for WSMs
5.	Promoting Women Entrepreneurship through Capacity Building of Producer Collectives and Micro-enterprises	Mindtree, Future Green Samsthe, Safe Harvest Pvt. Ltd., Big Basket, SPAR; E-commerce platforms of Amazon for market linkages; Partnership with lenders like ICICI Bank, NABFINS, Ananya Finance for working capital;	University of Horticulture Sciences, Bagalkot for agri extension support and technology dissemination	NGOs in Bagalkot for mobilization	NABARD, IIMR, Rural Self Employment Training Institute, University of Horticultural Sciences Bagalkot for working capital and setting up value addition units, strengthening FPOs
6.	Last Mile Market Linkages for Farmers and Artisans in Karnataka	Multiple Private Sector Buyers such as Big Basket, Future Group, NinjaKart, Microsoft, TCS, CISCO, Wipro, and Mindtree campus; B2C in colleges and apartments for market linkages		Vrutti Livelihoods Impact Partners, True Trade	
7.	Design and implement a robust and scalable 'Business Enterprises Leadership Management programme' for women on managing community business enterprise		Skilling Partner: National Skills Development Corporation	PC Promotion Partner: Niti Aayog & Tata Trust	Curriculum Design, Assessment and Certification Partner: MANAGE

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