

WOMEN FARMERS' EMPOWERMENT

SEWA: A WOMEN-LED Resilient Food System and Agriculture Business Enterprises of Small and Marginal Farmers

By Megha Desai

Distinguished guest, fellow panelists, and dear participants, Namaste, good afternoon to everyone, I am Megha Desai, senior coordinator of Self Employed Women's Association in India. It has been almost four decades in SEWA that I have closely understood the situation of small and marginal farmers, mainly women farmers, who have a small piece of land but not on their own name, depend on rain, with limited access to finance, technology, market and absence of security covers, and climate risk is always a threat...

Currently, we have seen that time is really unusual and most sufferers are women—the COVID and lockdowns are...and income for smallholder farmers. Study by SEWA has shown 70% of farmers have lost their livelihoods completely...food security has become a big challenge with more mouths to feed and no or less income during this current time. At SEWA we are working with women of informal sector since last four decades to organize them because we feel that organizing is a core strength of being a trade union, we were born in 1972, so almost four decades. Now we are working in 16 states in India...

Bringing Recognition to Women Farmers

- A member-based organization of over 1.7 million poor unorganized sector women workers across 16 states in India and also in neighboring countries
- Over 2/3rd of SEWA's membership is Rural and for 50% members Agriculture/Farming is the major occupation
- Main goals are to provide
 - **Full Employment** (work security, income security, food security and social security) and
 - **Self –Reliance** (women should be autonomous and self-reliant, individually and collectively, both economically and in terms of their decision-making ability)
- To achieve these goals, SEWA adopts an integrated approach which is need-based and demand driven
- Issues faced by its members are identified and to address those issues that cut across large number of SEWA's membership, SEWA organizes its members to launch Campaigns like "Agriculture Campaign", "Water Campaign" and "Forestry Campaign"

Major Challenges of Women Farmers

Why does the farmer remain hungry?

- Recognition
- Access to finance and technology
- Environmental degradation

- Policy issues
- Social and structural barriers
- Lack of risk coverage
- Lack of minimum support price
- Youth not involved in agriculture

Agriculture Campaign

Organizing for collective strength

- Formalizing members' owned organizations: Focus on agri-business
- Recognizing women in agriculture
- Rural youth engagement
- Family farmers/fishers at core of food security

Capacity building of farmers

- New agro-ecosystem
- Managerial
- Business entrepreneurial

Making small women farmer families climate resilient

- Promoting sustainable agriculture practices
- Collectivization for better prices

Policy dialogue

- Smallholders and family farming
- Gender-based violence in public spaces

SEWA'S Agriculture Campaign

- Adopts a holistic view of Agriculture and treats "Farm as an Enterprise"
- Combines the following elements
 - ✓ Organizing and Capacity Building - Formation of producer groups, technical and managerial training
 - ✓ Access to Agriculture Inputs - Seeds, tools and equipment, vermicompost, cattle feed
 - ✓ Financial Service and Risk Mitigation - Formal credit, credit from group pools and rainfall insurance
 - ✓ Market Linkages
 - ✓ Food and Nutrition Security

Capacity Building

Impact

- Training and information made available to farmers at their door step
- Marked increase in confidence and efficiency levels

- 50-100% jump in quality and quantity of yield and income

SEWA's Initiatives in Agriculture

Initiative	Process	Impact
Seed and Fertilizer Bank	52846 farmers use 220 acres of seed plots to store wheat, cumin, chickpea, sesame, green gram and groundnut seeds	Enables farmers to reduce input cost and secure greater margin
Improving Soil Health	6455 farmers trained in soil sample testing	Awareness about - NPK and other deficiencies; type of soil; and kinds of crop to grow
Setting up plant clinics	119 Plant Clinics established in 2 Districts to cover 7-10 villages	• Soil safety and crop quality retained • 98% farmers able to cure diseases which infect their crop
Natural farming	• Vermicompost practice introduced in 620 villages • 18,462 farmers use vermicompost • Farmers from 56 villages in 2 districts trained in green manure preparation techniques	• Remarkable improvement in quality of produce • Eco-friendly practices • Alternative livelihood source generated
Solar Pump for Irrigation	• 65 Farmers covered • 65 Acre land covered	• Saves money spent on diesel for pumping water or in buying water • Curtails water wastage • Zero cost on electricity

Tools and Equipment Library	7 tools and equipment libraries benefit 15000 farmers	• Timely access to agricultural equipment at reasonable rent • Pooling hence it's eco friendly • Time saving in agriculture operations

SEWA's Initiatives in Finance & Risk Mitigation

Initiative	Process	Impact
Credit Linkages	Farmers Covered : 15045 Credit Aailed : INR 22,56,78,667	Timely access to agricultural equipment and inputs
Rainfall Insurance	5484 small and marginal farmers covered	Farmers' interests protected when faced with natural calamity
Voice Message Based Mobile Technology	• Reaches out to 4000 farmers • 80% + pick up and listening success ratio of the message	• Huge savings on fertilizer and pesticide cost • Prior information about plant diseases alleviates spiralling effect of the disease
Digital Initiatives	• mbachat - 18,285 + members from 1219 groups • RUDI Sandesha Vyavhar - reaches 2200 Villages • mPaise – 4425 members from 295 groups • PaySe – piloted with 950 members from 60 groups	• Increases efficiency and cost effectiveness of last mile operations • Improves delivery • Provides a digital platform for women farmer members.

Reach

- 2.6 million women smallholders under the network
- 67,176: youth organized among the total

- 16 FOs
- 6,691 groups

Climate change adaptation and mitigation

- 7070 women master farmers developed for sustainable agricultural practices
- Farmers trained in integrated farm practices and management, promotion of resilient food crops
- 39,350 farmers trained in livestock diversification of livelihood options
- 7 community managed seed system run by women's collectives
- 29,169 women farmers promoted kitchen/medicinal plants: nutritional security during COVID-19
- 21,272 women farmers availed government entitlements for agri/livestock
- 186,599 linked with market: better prices

Why does the farmer remain hungry?

RUDI is a distribution network that procures grains, pulses, spices, and other commodities from more than 1,000,000 small and marginal farmers and markets it to rural consumers

- Initiated by SEWA in 2004 and registered as a for-profit in 2007
 - Direct Procurement from small/marginal farmers
 - Hub and spoke model
 - Processing and storage centres in rural areas
 - Marketed through the network of rural sales women
 - Urban and B2 B market
 - Operational in 4 states of India Gujarat, Rajasthan, Madhya Pradesh and Uttar Pradesh – West, Central and North Zones
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- ✓ Address financial needs of producer groups
 - ✓ Fetch fair returns through direct market linkages
 - ✓ Ensuring livelihood security to Farmers through continuous and timely procurement.
 - ✓ Multiple employment opportunities from warehousing , processing of agro commodities.
 - ✓ Delivering wholesome nutritious food security kits to rural members.
 - ✓ Technology Agricultural marketing to rural and semi- urban landscapes.
 - ✓ Direct procurement from farmers USD 1 mn/yr
 - ✓ Women owned and managed agro supply chain
 - ✓ Principles of self –sustained and strengthen local economy, rotating the rural income within the village
 - ✓ Employs over 4,000 rural women selling door-to-door (over 1 million members of SEWA).

Digital Payment Integration

- ✓ Bringing farmers to the digital platform for receipts and payments through PAYTM, BHIM app, etc.
- ✓ Build capacity of rural communities to use the digital gateway
- ✓ Rural youth motivated and trained to become Bank sathis and paytm agents to provide financial service access to member in the villages
- ✓ Ensuring addition income through commission as financial agent
- ✓ Ensure cash flow through use of ATM and RTGS
- ✓ During COVID-19 and lockdown the supply chain and payments continued through this paperless transactions

Technology in hands of Grassroots Women Sales force – RUDIben

Training by SEWA Manager in School

- ✓ Supply Chain Management – manage procurement of raw material and processed goods
- ✓ Inventory Control - Manage raw-materials and packaged finished goods inventories
- ✓ Order Management - Manage Purchase and Sales Orders of Sales agents and Customers respectively.
- ✓ Dashboard & Reports - View center, product, Agents specific sales performance and forecast for efficient analysis
- ✓ Finance and Accounting - Manage P&L of the respective retail chains
- ✓ Point of Sale Mobile App - Take orders from field agents remotely through integrated POS Android mobile app

Resilient Supply Chain during COVID-19

Risk Management Backward linkages – Procurement & Logistics

RUDI hires tempo through Rotary Club/CSR/appeals/uses Maruti's vehicle

- Permission for managing tempo
- Ensures hygiene practices
- Procurement and processing initiated

RUDI procures from farmers: vegetables

- Selling within village/towns
- Supplies to urban areas
- Permission sought in advance for sales at society gates for different sellers

Risk Management Forward Linkages B2B and B2C and Digital Waller

RUDI procures, Kamala café in urban areas

- Tie-ups with food delivery apps
- Home delivery by Kamala workers using proper precautions
- Lunch and dinner parcels
- Pickups from certain points (e.g., building lobbies, etc).

Digital Wallet

- Training
- Access

Business

- Revenue: INR 100 million
- Profit Margin: 1%
- 100,000 farmers and 4000 RUDibens
- Access to ~4.5 million households
- >3,000 villages in 4 states (Gujarat, Rajasthan, UP, Madhya Pradesh)
- 100 million revenue
- 45K market linkages
- 100K food security
- 100 livelihoods
- 2.5K rural women sales force
- 32 products
- 8 farmers' associations linked

Recommendations on Strengthening Food Systems

- Promote and invest in women led local procurement, distribution and consumption systems
- Farm planning and management by providing rural women with holistic support of agriculture-allied trades like animal husbandry, poultry farming etc
- Invest in women owned enterprises to reach a level of Public Private Partnership Model
- Capacity building of women enterprise and collectives on climate preparedness systems at village level through - rain gauge machine, measurement of temperature/ humidity at local level, establishment of prediction system, coping mechanism etc.
- Design appropriate insurance product for small-farmers against climate-shocks and market shocks as climate is an extremely unpredictable element and huge diversity exists in the same from village-to-village
- Place women friendly technology and technical devices in the hands of rural women to address their issues and convert them into 'Smart Farmers' and their village to a 'Smart Village'
- Bring young women into value supply chain A local farmer group can start a processing, packaging which will get additional source of income and provide safety-net against frequent market shocks
- Policy advocacy to address structural and social barriers
- Strengthen and incentivize multi-functional family farms based on ecological agriculture
- Through Farm Planning and Management Training, motivate farmers to discontinue mono cropping patterns and move towards planting multiple crops
- Increase number of farmer-led seed banks
- Promote kitchen gardens
- Strengthen the Rural Agriculture Extension by involving young women farmers

- Promote Collective Farming by - sharing of resources; providing facilities like ware houses; and launching gender-friendly farm equipment

AFA member FOs' initiatives

- **Organization and movement building** to enable women to collectively address their challenges within the agri-food value chains - Ten national FOs with women farmers' committee
- **Capacity development initiatives for women food producers**
 - Technical trainings on agroecological practices such as agroforestry and organic agriculture
 - Skills development - food processing and marketing
 - Leadership training