



***TECHNOLOGY ENABLERS FOR CONNECTING WOMEN
FARMERS WITH AGRIMARKETS***

Presented by:
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JEEVIKA- MAKING SMALL-FARMERS BIGGER

- **JEEViKA platform works with more than 1.2 million farmers supporting improved farming practices**
- **400,000 rural households benefited under Dairy, Poultry and Enterprises**
- **10 large scale FPOs with 14000 active shareholders**
- **JEEViKA promoted FPOs have a combined turnover of INR 52 Crores (USD 8 million)**

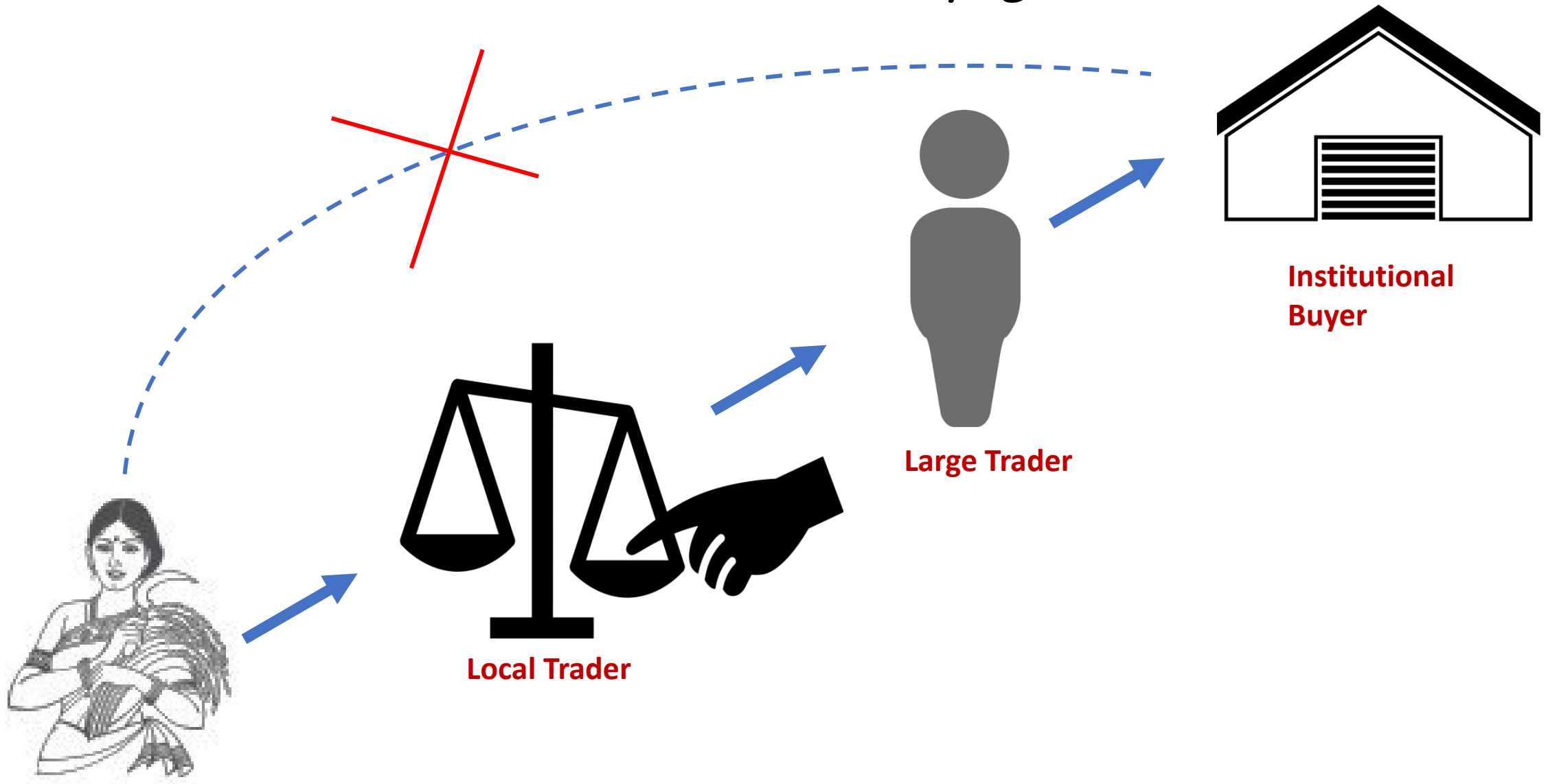
By 2025; JEEViKA FPOs expected to reach annual turnover of USD 100 million





“When it comes to selling, our only choice is to get something or risk getting nothing”

A small-farmer's plight



**Woman
Small-farmer**

Local Trader

Large Trader

**Institutional
Buyer**



*“The trader
would put
some grains
under his teeth
and pronounce
quality and
price”*



Technology as the enabler



Woman Small-farmer



- Daily Price Information via mobile
- Digital scales
- Electronic moisture meters
- Higher prices with future trading
- Profit sharing with members



Institutional Buyer



Payment to the last gram



*Drier the maize,
better the price*

The new normal

Higher Prices through aggregation & direct sale to bigger markets



Institutional Buyer



Warehouse receipts and off-season sale with profit sharing

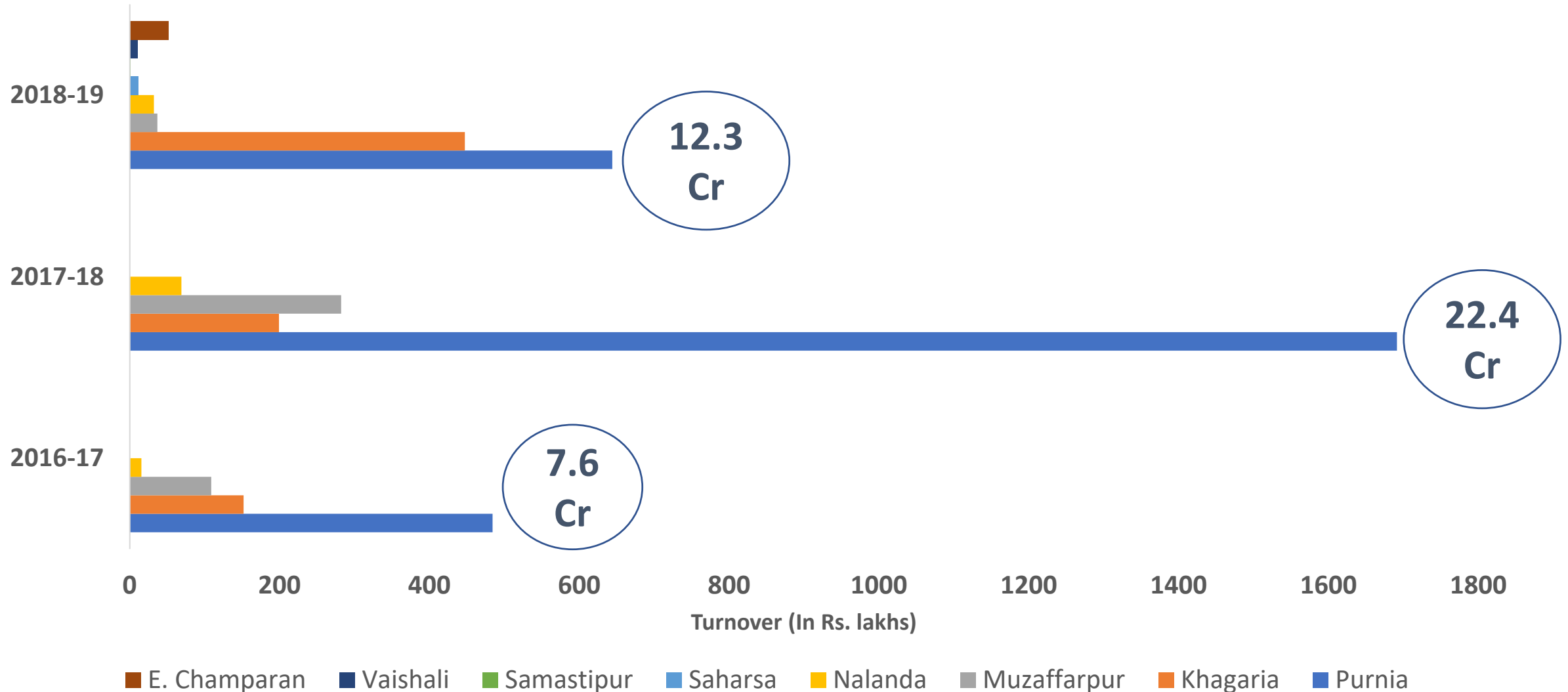


A new market equilibrium

Tech enablers- Small but Significant

- ***Warehouse receipts and future sales-*** staggered sales to hedge against risk
- ***Price discovery mechanism*** through IKSL- Impact beyond shareholders
- ***Electronic quality measurement-*** awareness on standards and the inherent value
- ***Digital inventory and sales management-*** efficiency and transparency
- ***Farmer analytics and producer profiling through Agri-entrepreneurs***
- ***GPS tagging of orchards***

How has the model evolved?



The Evolving Model

- Finding the right scale for operational efficiency and quality is imperative
- A steeper learning curve for new FPOs
 - All 6 newly formed FPOs in Bihar initiated profitable operations from year-1
- Moving from a purely farmer centric approach to business sustainability centric approach- **Farmers profit when the FPC does**
- Furthering technological integration
 - Risk management- Data informed production and procurement planning
 - Climate smart agriculture- Varietal replacement, Conservation technologies, Weather advisory, soil testing
 - Producer profiling and bundling finance and other services
 - Mechanization services- Uberizing CHCs and tool banks



Making Markets work for the Poor