TECHNOLOGY ENABLERS FOR CONNECTING WOMEN FARMERS WITH AGRIMARKETS

Presented by:
PARAMVEER SINGH
JEEVIKA—MAKING SMALL-FARMERS BIGGER

- JEEViKA platform works with more than 1.2 million farmers supporting improved farming practices
- 400,000 rural households benefitted 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

World Bank Group
“The trader would put some grains under his teeth and pronounce quality and price”
Technology as the enabler

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

Institutional Buyer

Woman Small-farmer
Payment to the last gram
Drier the maize, better the price
The new normal

Higher Prices through aggregation & direct sale to bigger markets

Warehouse receipts and off-season sale with profit sharing

Institutional Buyer

NATIONAL COMMODITY EXCHANGE (NCDEX)

WORLD BANK GROUP
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?

- **2016-17**: 7.6 Cr
- **2017-18**: 12.3 Cr
- **2018-19**: 22.4 Cr
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