



in partnership with



Chain Reactions

Embedding Gender Empowerment
in Dairy Value Chain



Banking on Change - Phase II

An overview

The Dairy Value Chain (DVC) Project was initiated in 2011 in Kattumannarkoil Block of Cuddalore district, Tamil Nadu, by CARE India, as part of the Banking on Change (BoC) initiative - a partnership between Barclays, CARE International and Plan UK International.

The DVC Project's aim has been to support women Self Help Group (SHG) members to enhance their livelihood opportunities through involvement in the dairy value chain – from inputs and services required in production till marketing i.e. from arranging feed, cultivating fodder, providing veterinary care, accessing finance, collecting milk, pooling milk at collection centres, milk marketing and retailing of milk. It also focused on aggregating SHGs at the block level to form a SHG federation to ensure ownership, governance and management rested with women.

Dairy Value Chain & Gender Inequality

Women assume most responsibilities in rearing dairy animals. They are responsible for fodder collection; feeding, watering and washing of animals; milking and also cleaning of animal sheds. While men may extend partial support in some of these tasks, it is not a common practice. Traditionally proceeds from sale of milk have been mostly controlled by women. Money earned has been used by women to meet the household expenditures, with children's education often getting top priority. This still happens in small holder households. As one moves up the dairy value chain, where dairying becomes the main occupation, access and control of income is taken over by men, and women clearly get pushed out. Women's interactions with markets get limited, with men occupying the space.

What we set out to achieve

- ◆ Addressing core factors like lack of access to investment capital, lack of space, lack of knowledge and skills etc. that kept women excluded from the Dairy Value Chain.
- ◆ Encouraging women to be first-time dairy entrepreneurs. More than 20 % of women in the project are first-time dairy entrepreneurs.
- ◆ Enhancing knowledge & skills in dairying and facilitating gaining access to technical inputs and services for smallholder women already in the dairy value chain.

Women in action in the project

- 2500 women trained in animal husbandry
- 1100 women buy milch animals with loans
- 16 women led feed shops established
- 18 milk collection centres established
- 22 fodder plots set up by women
- 4 trained women para-vets practicing successfully
- 13 women managed milk retail points set up



What we achieved and how

The focus of the initiative was to establish and consolidate women's roles within the dairy value chain by upgrading their roles as **value chain actors**. Efforts were made to ensure that women emerged as **value chain activity integrators**, i.e. ensuring that women were able to upgrade into other activities in the value chain such as setting up milk collection centers, establishing feed shops in villages, giving access to feed for other women producers, developing fodder plots to enable women to access fodder on their own, and also to take up milk retailing to urban consumers. Efforts were also made to ensure that the women emerged as **value chain partners**, i.e. enabling them to build long term alliances with buyers based on shared interests and mutual growth. This was achieved through formal arrangements between the women and cooperative and private milk processors like 'Aavin', 'Aarogya' and 'Tamilpaal'. The final thrust was to ensure that women were able to emerge as **value chain co-owners** i.e. ensuring that women are able to play an active role in the management of activities within the value chain.



Changes that are visible

Challenges in mobilising credit linkages

Easy access to credit is an important step for any successful enterprise. The women operated their SHG Bank accounts in Primary Agricultural Co-operative Banks. The Bank had a special credit scheme for promoting dairy, but ownership of land was a prerequisite. Many women were from families who were agriculture labourers and did not own any land. Even in families that owned land, the men had the title deeds in their name as per tradition. Women were not considered eligible for the Bank's dairy credit scheme. Finally, an alternative financial institution - NABARD Financial Services (NABFINS) had to be roped in to extend credit support to the women.

Agency level changes

- ◆ Enhanced knowledge and skills on animal husbandry practices
- ◆ Using concentrate feed
- ◆ Improved animal care like regular de-worming, administering mineral supplements
- ◆ Improved animal hygiene
- ◆ Enhanced motivation of women to move up as chain activity integrators and set up milk collection centres, feed shops, fodder plots and retail units
- ◆ Emergence as entrepreneurs

Structure level changes

- ◆ Breaking traditional patterns in animal ownership by getting animals insured in the woman's name making her the beneficiary of any claim settlement
- ◆ Opened up space for women to negotiate with the markets since women at all milk collection centres are able to interact and negotiate with large organized milk processors for timely payments, better prices, technical support etc.
- ◆ Many women are able to influence their husbands to share their responsibilities in rearing of animals and men are coming forward to take additional responsibilities to support their wives.

Relation level changes

- ◆ Many households owning a productive asset for the first time and the woman played role in this achievement.
- ◆ A business and enterprise dimension has emerged in the relationships across the value chain, women higher in the chain are demanding better quality and quantity while those below are demanding better prices and timely payments.

Pathways for future

The project has opened up new vistas for the women to get into dairying and allied activities as entrepreneurs. It has tested and broken many gender stereotypes that were entrenched in the Dairy Value Chain. It is important to build upon what has worked and the



lessons learnt therein to move to the next level. This will involve:

- ◆ Consolidate engagement with men and women to strengthen women's participation in the Dairy Value Chain.
- ◆ Scale up this model of women engagement in Dairy Value Chains to other geographies. Initiate pilot projects to strengthen women participation and ownership in other value chains.



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