CARE’s Inclusive Dairy Value Chains model enables women to become entrepreneurs in all aspects of the dairy business by designing and developing new credit products, increasing access and control over resources, and building entrepreneurial skills.

THE PROBLEM
Lack of Access on a Global Scale
It is widely accepted that women are the backbone of the rural economy, responsible for two thirds of the work done worldwide, yet they earn only 10% of the total income and own 1% of the property. In developing countries in particular, they receive just a fraction of the credit, land, training and inputs compared to men.

The Vicious Cycle of Low Income and Low Productivity
With a population of over 1.2 billion, India is the largest milk producer in the world with more than 70 million rural households engaged in small-scale dairy farming. Women run most farms while facing great obstacles and struggling with cost effectiveness. In addition to lack of recognition, they lack access to affordable credit, risk mitigation mechanisms, insurance, knowledge on feed and fodder management, as well as markets – essentially facing challenges at every node of the dairy value chain. While it is a source of supplementary income and food security, dairy work does is not economically empowering women.

BY THE NUMBERS
WOMEN IN THE INDIAN LIVESTOCK SECTOR
69% of the workforce
Only 2-3% of families in the Indian state of Tamil Nadu have access to formal finance

THE INNOVATION
Entrepreneurship and Opportunity through an Inclusive Dairy Value Chain
CARE India is implementing a pilot project that is enabling women to become entrepreneurs as well as animal owners in the state of Tamil Nadu. The Inclusive Dairy Value Chains project includes basic veterinary and cattle nutrition training as well as access to government and other service (such as insurance), all while placing women’s empowerment at the core of the program. Layered over CARE’s “Banking on Change” program, which has promoted more than 2500 Self Help Groups (SHGs) with a total membership of 35,000 women, the project helps them access financing and move from savings to formal financial services.
OUR CURRENT IMPACT:
The Inclusive Dairy Value Chains Effect:

Improved social standing of women

Enabled higher spend on family health and education

Increased engagement from 6.5% to 39.8%

Increased assets owned from 16% to 36%

Access to credit increased from 3% to 30%

THE IMPACT

2020 VISION
Scaling will occur by: 1) working with marginalized communities to reach 6 million households; 2) through the government to reach 2 million households; and 3) through private dairies to reach an additional 2 million households. Adapted and adopted as a flagship program for dairy development, it has the potential to reach 10 million households.

THE CHALLENGE TO SCALE
Scaling up the Inclusive Dairy Valve Chains project will require initial investments in the form of grant or seed capital, which is meager when compared to its potential to leverage resources (as loan funds) from the market. Additional private sector expertise and business model mentorship will be required to scale and sustain impact in the long term.

Opportunities include:
Funding
Mentorship
Business expertise
Communications support

POTENTIAL IMPACT:
10 million households!

THE SCALE X FACTOR:
Easy-to-use app compatible with multiple devices
Standard features

Increases knowledge
Encourages discussion
Leads to seeking care
Changes behaviors
Empowers action

Join us in accelerating change for good!