



Photo: Solidaridad

Solidaridad

Digital Inclusion & Financial Empowerment for Female Dairy Farmers in Bangladesh



Change Social Norms & Cultural Perceptions



Create Economic Opportunities



Cultivate Women's Confidence



Design Creative Women-Centric Technology



Develop Community Support

Challenge

Eighty-seven percent of women in rural Bangladesh have never used the Internet, making it one of the least-connected geographic areas globally. Restrictive patriarchal norms greatly hinder women's access to the Internet, affecting their livelihoods and socioeconomic opportunities. Female dairy farmers in Bangladesh have limited time and access to training or technical assistance to adopt better farm management practices. They milk the family cows and collect milk for the market, but the men often take the product to collection centers and keep the cash proceeds. USAID's WomenConnect Challenge (WCC) awarded a grant to Solidaridad, an international civil society organization, to create a mobile phone application that directly pays women through mobile money for the goods they produce. The application also provides on-demand technical assistance through an interactive voice response system, thereby increasing transparency, promoting women's economic empowerment, and helping to close the gender digital divide.

Solution

Solidaridad created the i2i (Inclusion Through Integration) mobile phone application, which tracks the quantity and quality of milk sold by the women farmers and informs women about the money owed to them via daily text messages on smart or feature phones. Solidaridad also partnered with bKash, a Bangladeshi mobile banking application, to disburse funds from the milk collection centers directly to women dairy farmers, regardless of who physically brought the milk to collection centers.

This app helps women to better manage their finances and become better dairy farmers. The app enables women to make more strategic dairy farm management and sales decisions and to personally track their milk sales data. Through the monitoring of this data, a dairy farmer can adjust food and supplements if her cows are delivering lower quality milk. Women's use of the app has also reduced the need for manual tracking systems that are prone to error, and has improved data management—both for the female farmers and the milk collection centers.

Throughout the deployment of this mobile finance system, husbands, wives, and other family members participated in gender and financial training that helped advance women's digital and financial inclusion. Women who earn their own money gain voice and agency in the family and community, increasing their social status and ability to meaningfully influence and participate in decision-making related to family and personal expenses, including healthcare, education, and investments in valuable assets like livestock and land. According to one dairy farmer, "When a woman has access to finance, then she becomes empowered because she can make all decisions about the use of income and fulfill her wishes."

Beyond the financial concerns, dairy farmers have to think about the technical aspects of their business. Solidaridad developed an on-demand Interactive Voice Response (IVR) system to make information about good dairy farming practices more widely available. Women can call the free 24-hour hotline to access expert information on a range of topics including safe milk handling practices and preventing or treating diseases in cattle. This voice-based technology provides a more accessible technology for populations with low literacy levels or for those without smartphones.

Impact

Solidaridad's WCC project has digitized and professionalized dairy services to the benefit of female dairy farmers. More than 5,000 women now access the financial tools and livestock information on the i2i application. Additionally, nearly 12,000 women have used the IVR service to improve their dairy farm practices. Women also have the option to invest their earnings through bKash, and those who did so received up to 7 percent interest during this pilot. Some women even became bKash agents and helped bring digital financial services to many more women.

Solidaridad partnered with a local mobile phone provider to distribute 350 subsidized smartphones in response to demand from women seeking access to tools to improve their business. The organization is also exploring how to scale this project to other value chains, such as shrimp, soy, and mango.

Strategies Employed

Through the WCC, USAID has identified five proven strategies to close the gender digital divide and increase women's economic empowerment. The Solidaridad project tapped into three of these—changing social norms, creating economic opportunities, and developing community support—as the basis for its work.



Changing Social Norms—Solidaridad hosted sensitization sessions to educate women farmers, their families, and their communities on digital systems and financial decision-making. This initiative not only increased women's use of technology but also effectively shifted male and community-wide perspectives about women's roles in making their own money and financial decisions. Women also shifted perceptions about their own value by thinking of themselves as successful dairy microentrepreneurs.



Creating Economic Opportunities—Solidaridad's efforts ensure that women dairy farmers not only receive money for milk collected, based on fair and transparent pricing, but also support gender equality in the dairy industry as it relates to effective dairy farming techniques and knowledge of animal science. Expanding women's access to mobile banking increased their control of their incomes and helped them save more money to spend on family priorities and invest back in their dairy operations. Better knowledge and technical skills are also key to improving economic opportunities, which they received on demand through the IVR system.



Developing Community Support—Men, families, and communities experienced the benefits of women's increased earnings and agency. Now, dairy farming communities actively encourage women to participate in Solidaridad's program and support their expanded roles as financial providers.



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Advancing women's digital connectivity and meaningful use of technology are key components to ensuring women's socio economic empowerment. The WomenConnect Challenge is a global call for solutions to improve women's participation in everyday life by significantly changing the ways women access and use technology.

www.womenconnectchallenge.org

