



Livelihoods  India  
Conference 2011

*Report*

*Livelihoods Programmes for the Poor:  
Opportunities and Impediments*

December 14-15, 2011  
THE GRAND, New Delhi



The Government of India has been making large investments in designing and implementing poverty reduction programmes since the last five decades, but the outcomes from these programmes have not matched the outlays. The Livelihoods India Conference, annually organized by ACCESS, this year closely examined the key challenges that the current and upcoming Government programmes face.

The Livelihoods India Conference 2011, organized on December 14-15 at THE GRAND, New Delhi, was attended by a large audience representing practitioners, academicians, innovators, as well as the Government. The Conference focused on pressing challenges faced in implementation of Government programmes in India and its impact on the livelihoods of the poor. Given the increasing role that the Government has assigned to itself in programme implementation, the human resource challenge to manage these large national programmes was an important Conference Session. Similarly, a panel discussed on the issue of whether MGNREGP is a livelihood security initiative or a wage employment programme. The Conference brought together experts and thought leaders to share their experiences, build consensus and define the road map and strategies for providing sustainable livelihoods solutions to the poor. The Conference also debated on the tension between land acquisition and livelihoods of the poor; it attempted to bring together experiences that relate to designing programmes for the ultra poor; issues linked to the poor's access to markets. An important issue that the Conference dealt with is to better understand the challenges linked to scaling up programmes to reach a large number of poor in a sustainable manner.

The Conference was attended by over 400 delegates. It was well appreciated by the sector representatives and stakeholders and clearly demonstrated the potential to emerge as an important forum to bring together all stakeholders in the sector to reflect on key issues and challenges linked to livelihoods of the poor and to evolve into a platform that had the potential to both support and influence policy.

The fourth edition of the State of India's Livelihoods (SOIL) Report was released at the Conference. The Report focused on 4 Ps – Poor, the Policy environment, Promoters, their Programmes and the livelihoods Potential of the poor. It analyzes different trends and various challenges affecting livelihood opportunities for the poor. It zooms in on some key debates and conflicts in the sphere of livelihoods arising from the global economic slowdown, the Indian agricultural crisis, food inflation and hunger, the status of health and education, drastic climatic changes, and so on. The report also looks at some of the key livelihood initiatives—such as skilling and employment, market inclusion, decentralization and revival of agri-



rural economy—and discusses their implications for the poor as well as for livelihood professionals.

The compendium of the 8 best cases received under the ‘Sitaram Rao Livelihoods India Case Study Competition’ was also released during the Conference, and three winners were also felicitated. The competition invited cases from all over the country on the theme ‘Catalysing Markets through Collectives: Experience in the Allied Sector’.

I appreciate the overwhelming support provided to the Platform by the various stakeholders. ACCESS is very thankful for the belief all the sponsors put in the organization's abilities for professional execution of the initiative. I would like to thank our core sponsors The Ford Foundation, Oxfam India, UNDP and the Citi Foundation; and Christian Aid, the Aga Khan Foundation, FWWB, NABARD, HSBC, SFAC, Robobank and the Ministry of Rural Development who have been our co-sponsors.

With a successful beginning in 2010 as an independent initiative, ACCESS is working towards making the Livelihoods India Platform more dynamic and diverse, and hopes to make it a one of its kind initiative that brings value to the sector and influences change for greater impact and effectiveness through our efforts and interventions.

Vipin Sharma  
CEO  
ACCESS Development Services

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## Day 1: December 14, 2011

### Inaugural Session

#### Introduction to the Conference and Welcome

Vipin Sharma, CEO, ACCESS Development Services

#### Special Address

- Nisha Agrawal, CEO, Oxfam India
- Pravesh Sharma, Managing Director, Small Farmers' Agribusiness Consortium
- Patrice Coeur-Bizot, UN Resident Coordinator and UNDP Resident Representative

#### Presentation on State of India's Livelihoods (SOIL) Report

Sankar Datta, Dean, The Livelihood School

The Inaugural Session started with the lighting of the ceremonial lamp, followed by the Inaugural Address of Vipin Sharma where he articulated the importance, purpose and expected outcomes of the Livelihoods India Conference. He stated that the 2011 Conference, the fourth in line, has emerged as one of the most respected platforms for discussion on



Brij Mohan lighting the inaugural lamp at the Livelihoods India Conference

issues and nuances related to livelihoods of the poor. On the theme of the Conference he mentioned that the government has put in a lot of efforts in terms of resources into poverty reduction but the outcome has been uneven. Therefore, the scale and impact of the government programmes would be discussed across sessions on day 1, highlighting the constraints faced which result in either failure of the programmes or unequal distribution of outputs. He further elaborated that the 2011 Conference had been designed to look at the factors, which hinder the expected outcomes.

He mentioned that reaching the poorest is a major challenge for any public or private sector programme and therefore, there is a need to design programmes keeping the ultra poor in focus. He added that though NRLM is an ambitious programme for poverty reduction, challenges like human resource, potential partnership with the government, supply of physical

infrastructure and financial requirement are worrying. The development of good financial systems is a critical requirement which needs to be in place for any programme to be implemented without hiccups. Another critical discussion was on the concept of aggregation of output at the level of beneficiaries. Since one of the goals of poverty reduction is to attain proper prices for products and services offered by the poor, aggregation is a key issue. Capacity building of community through producer company formation is a new concept and hence another area that needs to be focused upon. Vipin Sharma shared that the Conference would look at aggregating experiences around the above themes and many more. He concluded the Inaugural Address by presenting a vote of thanks to all the sector experts and resource persons participating in the event.

Nisha Aggarwal, in her special address highlighted that development of a proper ecosystem is required for successful design and implementation of livelihood programmes. She mentioned that while inclusive growth is still a faraway target, attaining this would help the masses to grow better in a sustainable manner with equity in sharing of resources and outcomes. She also stressed upon the fact that design of a proper supply chain in agriculture sector is required as a priority. Some of the problem areas in Indian economy were highlighted by her, such as a large chunk of labour force which is still dependent on agriculture giving rise to disguised unemployment. As a result, GDP growth is accompanied by increase in hunger. She added that women who form half of the agriculture force are not recognized at all. The problem gets worsened in case of tribals, because of the underlying issue of land acquisition. She suggested that a new green revolution is required in East India with new technologies/processes especially in rain fed areas but avoiding the mistakes committed by the first revolution in North India.

Pravesh Sharma in his special address stressed upon the fact that since 600 million people are dependent on agriculture, inclusive growth is not possible without a focus on agriculture. He suggested that redesigning of input and restructuring of price mechanism is also required. Reiterating the point made by Nisha Aggarwal, Pravesh Sharma mentioned that emphasis should be laid on creation of entire agri value chain. Highlighting a challenge faced by our country he mentioned that low growth in production is accompanied by high growth in value addition, thus creating a deficit.



Pravesh Sharma delivering the Special Address at the Inaugural Session

He also suggested that concentration should be more on promotion of animal husbandry in rain fed areas as compared to crop husbandry. In his opinion, a five pillared strategy (panchsheel) should be adopted for revival of agriculture. These pillars are :

- Aggregation of produce
- Aggressive diversification
- Risk mitigation
- Marketing revolution
- Tenancy reforms

Patrice Coeur-Bizot, UN Resident Coordinator and UNDP Resident Representative in India in his special address highlighted the fact that India has a large section of population living in poverty. The small and marginal farmers depend exclusively on agriculture, hence increasing the burden on land. He also noted that there are no social security measures on ground to protect the poor. He informed the participants on the role of UNDP in supporting the implementation of livelihoods mission, defying economic, political and legal boundaries; and concentrating especially on promotion of women centric measures. He felt that more such partnerships are required to deal with the mammoth task of poverty eradication.

The Special Addresses were followed by release of the Fourth State of India's Livelihoods (SOIL) Report by the dignitaries on the dias. The SOIL Report is a publication that aims to document recent trends and issues in the sphere of livelihood promotion of the poor.

Presenting the SOIL Report, Sankar Datta said that the Indian economy has been through many ups and downs in the last one year. One of the most disturbing factors is that cultivation of food crops is no longer profitable. Though there is an increase in the cost of production, farm gate prices have not increased. With respect to labour, inflation adjusted wage rate has not increased. He said that the new trend in Public Private Partnership (PPP) has seen more focus on skill development initiatives but the aspirations of rural youth are different from what is being given to them. Hence, there is a gap in demand



Nisha Agrawal and Patrice Coeur-Bizot releasing the State of India's Livelihoods Report 2011



and supply of human resource development initiatives, which has resulted in the fact that although the programmes are present, the manpower responsible for implementing them are absent. There is a constant decrease in the employment rate. Hence on the part of government an increase in appropriate skill development programmes is a necessity in order to bridge the gap between demand and supply.

## Plenary Session I : Livelihoods of the Poor - Impediments to Scale and Sustainability

*Ensuring sustainable livelihoods to the poor is a complex task, and a big challenge, given the large population of poor in India. While various government programmes and initiatives of other large promoters are being implemented to enhance the livelihoods of the poor and move them out poverty, they often become unsustainable once the investments are withdrawn.*

*Experiences of the civil society however tell us that institutional capacities are limited and hence programmes are unable to scale up. The session looked at the diverse experiences from various stakeholders and also discussed the key challenges linked to scaling up programmes to reach a larger number of poor and suggest a roadmap for moving the poor from subsistence to more sustainable livelihoods.*

*One of the biggest problems in agriculture is the price for the produce and the first interface between the producer and buyer is often the most exploitative one. Thus we started with aggregating produce at the village level and enabling them to access different kind of buyers. This gave 25-30% premium for them.*

*- T. Vijay Kumar*

### Moderator

**Malcolm Harper, Emeritus Professor, Cranfield University, UK**

### Panelists

- **Damodar Mall, Director, Integrated Food Strategy, Future Group**
- **T. Vijay Kumar, Joint Secretary, Ministry of Rural Development, Government of India**
- **Ashish Karamchandani, Partner, Monitor Group**
- **Biswajit Sen, Senior Rural Development Specialist, Sustainable Development Department, South Asia Region, World Bank**
- **Prema Gera, Assistant Country Director and Head, Poverty Unit, UNDP**

## Discussions

The panel discussion started with T. Vijay Kumar detailing the three streams of livelihood which need to be upgraded/ developed for livelihoods promotion of the poor. The first revolves

around the traditional livelihoods of the poor such as fishery, forestry etc. The second is on skill development of rural youth through training and the third is microenterprise development. He reiterated the fact that poverty alleviation in rural areas is not possible without agriculture development. Moreover agriculture should be made profitable even for tenants and dry land farmers. He gave an example of Andhra Pradesh, where women groups play an active role in aggregating the produce at village level. He expressed his concern over the increase in costs of agriculture combined with increase in risks, and mentioned that there is an urgent need for tackling both these issues through adoption of organic pesticides/fertilizers, and flood and drought proofing.

Stressing upon the need for scale, Biswajit Sen said that the requirements of the projects should be simplified so that valuable efforts do not get wasted and are directed towards the fulfillment of project requirements. According to him, scaling up of human resources is equally important, keeping in view the example of Community Resource Persons (CRPs) and the active role played by them. In addition to orientation, training and skill development of human resources, institutional sustainability is also an area that needs to be worked upon. Only then can progress be made towards poverty

reduction and improvement in living standards of the poor. He also suggested that defunct institutions should be closed

down, since they absorb considerable portion of scarce resources of the nation.

Prema Gera highlighted the role of UNDP in supporting the government in rolling out large scale programmes in the field of microenterprise, agriculture, craft, skill building and also successfully upscaling pilots in different states. She insisted that government is the key player in the area of poverty reduction and growth. She also felt that organizing the poor is not enough, but they have to be organized and equipped to attain a purpose. She stressed upon the fact that they need to be moved up in the value chain and continuous handholding is required for this. While successful pilots need to be scaled up, in reality most of



Ashish Karmchandani, Damodar Mall and Malcom Harper deliberating over issues related to livelihoods of the poor

*Just organising the poor into economic entities or linking them with value chains is not adequate. If the poorest remain at the lowest link moving them up in the value chain or strong economic entities that can negotiate their way up is what is needed.*

- Prema Gera

the pilots remain as dispersed interventions. There is also a need for creation of space for innovation so that detailed analysis of pilots can be done, midway corrections can be carried out and suggestions can be incorporated based on the implementation of pilot. Creation of learning hubs can be beneficial, so that within the government structure internal learning can be promoted. Moving to the subject of markets, Prema Gera highlighted the fact that markets can be both enabling and exploitative. In order to address all these issues, alliance of different development organizations/professionals is required for dialogue on critical issues, problem solving and most importantly linking livelihoods with the large framework of development.

Ashish Karamchandani of Monitor Group steered the discussion further by highlighting the fact that in an economic scenario where the markets and increasing GDP favor the elite, working with the poor is becoming more expensive and difficult. According to him, every aspect of working with this section of the community, is extremely difficult to manage. Hence, demand creation should precede design of value chain. He cited the example of Suguna Poultry which is considered a good model, however even this model benefits only mid size farmers because small size units are unprofitable. Furthermore, he stressed upon the fact that job creation is urgently required. Giving the example of Team Lease, and the good work done by them, Ashish stated that while we often talk of Corporate Social Responsibility (CSR), the actual role that private sector can play is in skill development and job creation that is required for giving a fair playing ground to the rural youth. Government interventions are also essentials for this. As far as scaling up is concerned, it has been seen that rural BPOs did not show good results even though huge efforts were made. His suggestion for this was that one big job be broken into different tasks and the manpower be trained to perform it again and again.



Biswajit Sen speaking at the session on Livelihoods of the Poor - Impediments to Scale and Sustainability

Damodar Mall was of the view that something which does not have a concrete element of self interest would not interest business. With the example of Future Group he illustrated how business can be made ethical and profitable for the poor producers. The Future Group procures products close to the production centre. This helps in grading the produce better and fetches a higher price in the market. This practice is beneficial for the producer as their entire produce gets sold in bulk. Another practice of Future

group which he elaborated is that they bring small producers and SHGs in direct contact with the market. Although half of the products get rejected in the market, this gives a good opportunity to the producers to learn and reorganize in order to come up with better products.

## Key Takeaways

- Poverty alleviation in the rural areas is not possible without development in agriculture.
- Defunct and non-profitable organizations should be closed down as they lead to wastage of limited financial resources.
- Scaling-up of human resource is important. The poor must be given adequate skill training in order to become employable. In this endeavor, support from the government is indispensable.
- Demand creation should precede design of value chain. The poor need to be moved up in the value chain through continuous hand holding.

## Plenary Session 2 : NREGP - Livelihoods Security or Wage Employment

*The National Rural Employment Guarantee Programme (NREGP) aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage-employment in a financial year to a rural household whose adult members volunteer to do public manual work. The primary objective of the Programme is to provide minimum livelihood security to poor rural households. The session discussed and debated whether NREGP should be viewed as meeting the livelihood security needs of the households or providing them wage employment linked to minimum wages. The issue is also being discussed and debated nationally.*

### Moderator

**Arvind Mayaram, Additional Secretary & Financial Adviser, Ministry of Rural Development, Government of India.**

### Panelists

- **Sumeeta Banerji, Assistant Country Director, UNDP**
- **Nikhil Dey, Mazdoor Kisan Shakti Sangathan**
- **K.S. Gopal, Former Member, Central Employment Guarantee Council and Scholar at Residence, TISS**
- **Amita Sharma, Principal Secretary, Backward Class and Minorities Welfare**

## Discussions

The Chair initiated the discussions in the session by asking the question whether NREGP is a social security programme or meant to provide wage employment and whether it has achieved its objective. He asked the panel to respond to the differentiation between what NREGP intended to do and what it has done. He also stated that hundred days of employment in a year is not enough and the need is to provide 365 days of employment.



Nikhil Dey, Amita Sharma, Arvind Mayaram, Sumeeta Banerji and K.S.Gopal

In the consequent discussion, the panel agreed that NREGP can be considered a new, bold and ambitious initiative for livelihood security. It is the first right based programme which provides a legal guarantee of economic and social rights. There was a general agreement that NREGP has helped the poor to acquire bargaining power, increased their market value so that they can come out of bondage, helped in increasing agriculture production and restoring the dignity of labour for both for poor and not so poor women, but the quality of assets created in the process is not up to mark. It was felt that affluent areas too need a productive employment model like NREGP.

*NREGA has given huge bargaining power to the people and they have used it as effectively as possible so that in the market their value is much more.*

- Nikhil Dey

Sumeeta Banerji stated that although there are issues related to implementation of NREGP, it can still be regarded as a safety net programme for the poor. It is the small and marginal farmers and vulnerable groups who have benefitted from this programme. Reinforcing the view of the moderator she reiterated that one cannot compartmentalize the lives of poor and marginalized, hence efforts must be made for making it 365 days of employment rather than only 100 days. She highlighted the positive experiences of successful convergence achieved by NREGP. She felt, skill development is another area in NREGP which needs to be strengthened. Going further she suggested that quantification of work should be done first and roles and responsibilities of Gram Sabha must be clearly defined. Livelihoods security can be said to have been achieved if there is diversity, sustainability, orientation towards long term results and resilience in livelihoods options available for the poor.

Nikhil Dey carried the discussions further by highlighting the positive results of the programme, namely, (1) Increase in bargaining power in the hands of poor (2) Increase in Agri production (3) Increase in asset creation (4) Increase in dignity of labour for poor and not so poor women.

According to Amita Sharma, NREGP requires a strong conceptual framework. Adding on to the points made by Sumeeta Banerji she mentioned that the factors determining livelihoods security are adequate wage, predictability (legal guarantee), ease of access, equitable distribution, productivity increase and increase in negotiating powers. She felt that on these parameters, NREGP has proved itself.

The panel went on to suggest that there are design and delivery issues with NREGP and those in the sector need to ensure that adequate steps are taken to deal with these issues so that a fuller design is created and a calibrated approach is followed. With respect to increasing the purview of NREGP, doubts were raised that this would limit the programme in terms of results. The feeling among the panel was that at present the most important thing is to put the basics in place. Percolation of new changes takes time but definitely there should be space for innovation. The panel also felt that robust mechanisms and strong legal framework need to be developed for making NREGP effective.

### Key takeaways:

- NREGP is a milestone in livelihood security initiatives. It has ensured dignity of labour for poor along with sufficient bargaining power in market.
- The poor must get assured employment throughout the year, not limiting to just 100 days.
- NREGP should not subsume other initiatives under it but it should focus on its actual purpose. Increasing the purview of NREGP would limit the programme.
- NREGP faces issues like design, delivery, cost efficiency and absence of a strong legal framework that need to be dealt with.

## Plenary Session 3 : Rolling out NRLM – The Human Resource Challenge

*The success of a large scale programme like National Rural Livelihood Mission (NRLM) is critically linked to the quality and professional competence of dedicated support structure at various levels and their staff. NRLM is a new ambitious programme of*



C. S. Reddy, C.S. Rajan and C. Shambu Prasad articulating their thoughts on the issue



*the Government of India which is on the cusp of being rolled out. The design of NRLM seeks to create a dedicated HR structure in each state. The sheer magnitude of hiring such a large cadre of specialized competencies will perhaps be a huge challenge both in terms of availability of professionals and the process involved. How the Government of India will address this challenge was the main focus of the session. How can other professional civil society organizations contribute to this HR challenge was also explored in this session?*

### **Moderator**

**Ved Arya, Programme Leader, SRIJAN**

### **Panelists**

- **Parmesh Shah, Lead Rural Development Specialist for the South Asia Region, World Bank**
- **C.S. Reddy, CEO, APMAS**
- **Madhukar Shukla, Professor, XLRI, Jamshedpur**
- **C. Shambu Prasad, Professor, XIM-Bhubaneswar**
- **C.S. Rajan, Additional Chief Secretary, RD & PR, Government of Rajasthan**

### **Discussions**

The discussion began with the moderator, Ved Arya, stating that there is a high demand for people ready to deal with and work in unstructured situations. Since there are many government projects but limited number of professionals, inter-departmental poaching of professionals is common. There are issues related to scaling up of the enterprises but this requires strong presence of human resource (HR) in the field. Livelihood projects are manpower intensive and hence, for their success, good quality training for HR is an absolute necessity. He highlighted the need for investment in long term development education through upscaling of Tier-2 and Tier-3 institutions. Faculty development programmes also need to be designed and initiated.

C.S. Reddy felt that the answer lies in creatively utilizing the resources that already exist. He also suggested that women members should be strong stakeholders of this programme. Citing the example of Andhra Pradesh where there is political pressure to regularize the staff, he discussed the negative aspect of being overly dependent on professionals. Instead human resource available in the form of civil society staff and women from the community such as community activists, jaankars and community resource person should be tapped. He also felt that there should be a phased approach in scaling up of NRLM.



Madhukar Shukla, Parmesh Shah and Ved Arya participating in the session on NRLM

Madhukar Shukla agreed with other panelists on the fact that there are many government projects but limited number of professionals, so poaching happens within government

department. The problems of low level of awareness on NRLM and hope of regularization of employment were highlighted by him. Another related issue is that although local people have high levels of commitment, their exposure to livelihoods programmes is low. He felt that there is a high requirement for developing soft skills in human resource.

On the question of how to replicate the model in every state, it was felt that TOTs and self learning methodology should be adopted. It was also felt that there should be more investment in developing human resources in underdeveloped states under NRLM.

Parmesh Shah highlighted that NRLM is not starting from ground zero. It needs to build on lessons learnt from six states who have implemented state missions. He also mentioned that scaling up is still an issue since NRLM needs to address 350 million people, 70 million households in around 25 states.

According to C. Shambhu Prasad, creation of new training modules is very important. Also there is a need for revised pedagogy as well as creation of a system where academicians and practitioners can build the modules

*A distinct HR policy has been created for State programmes. You should have a predictable HR policy framework to attract professionals who will leave other professions and try to work here.*

- Parmesh Shah

together. One can also build on models where NGOs are creating course/ training modules along with the universities. He insisted that a favourable ecosystem has to be developed for institutions

to address the bottlenecks at all levels. In addition, higher investments in HR are needed by NRLM in underdeveloped states.

## Key Takeaways

- There is a scarcity of trained human resources in government livelihoods projects as they are manpower intensive. Thus, there is a need to invest in educating and training human resource.



- Human resource available locally in the form of civil society personnel and community people should be tapped and equipped with skills to make them eligible for the jobs.
- Faculty development programmes and TOTs also need to be designed and initiated.

## Plenary Session 4 : Land and Livelihoods of the Poor

*Land policy, land rights and land reform have a critical bearing on poverty reduction and livelihoods of the poor in both rural and urban areas. The most prominent debate is related to acquisition of agricultural land. These acquisitions have the positive potential to inject investment in rural areas where these investments are highly necessary. As against this the effects of these acquisitions on issues of food security as well as of access to natural resources in general, and on the livelihoods of the local population in particular is viewed with increased apprehension. Since land issues are often complex and politically difficult, they tend to be neglected. The session debated on the tension between land acquisition and livelihoods of the poor.*



D. V. Raidu and Vijay Mahajan deliberating on issues of land and livelihoods of the poor

### Moderator

**Anil Padmanabhan, Deputy Managing Editor, Mint**

### Panelists

- **Praveen K. Jha, Associate Professor, Centre for Economic Studies and Planning, School of Social Sciences, JNU**
- **Ashok Kumar Sircar, Professor, Azim Premji University**
- **D V Raidu, State Project Adviser, SERP**
- **Sunil Kumar Meka, Andhra Pradesh State Director, Rural Development Institute**
- **Vijay Mahajan, Founder and Chairman, BASIX Group**

## Discussions

The moderator opened the sessions with his remarks on the essentiality of land reforms, valuation and policies for poverty reduction. Initiating the discussion, Ashok Kumar Sircar stated that the problem stems from lack of agriculture, horticulture and tenancy reforms. He highlighted the fact that landlessness is not limited to agriculture, but also includes homestead, which is not considered relevant in government schemes. He felt that there should be a move towards incorporating it in the policy. He also indicated that when talking about land, feminization of agriculture, recognition of women farmers and land rights of women are equally vital issues. As per him it is also crucial to overcome the pragmatic challenge of the rural elite having successfully managed to concentrate the available land resource through titling of land. He stressed that the issue of land acquisition, resettlement and the resultant loss in livelihoods should be given significance.

Praveen K. Jha put forth his standpoint by stating that till date, land has been treated as a commodity and in order to address the problem of poverty, land tenancy issues need to be taken care of. He brought to attention that there is a strong requirement of macro-economic support. According to him the problem continues to persist because of the retrogressive way in which it is being dealt with. Perception of the policy makers is also a problem. Land has to be treated as a liquid asset and has to be given prime importance.

*"I think what's missing in the land market is what happened in the capital market exactly 400-500 years ago when the Joint Stock Company was invented and when capital was converted into shares and the shares became easily tradable."*

- Vijay Mahajan

D.V. Raidu, explaining the eighteen interventions under Society for Elimination of Extreme Poverty (SERP) focused on solutions to deal with problems like high levels of unemployment; low income levels; land related disparities; and increase in cost of crop cultivation. The solutions include reduction in use of pesticides and fertilizers; access to NREGP for the ultra poor; bio diversity; and access to market.

Sunil Kumar Meka felt that the solution lies in land litigation and having more stringent laws and regulations for land rights. He informed the audience that although the License Cultivator Act is in place, it is yet to be enforced strictly. The regulatory authority needs to find solution for titling and tenancy.



Anil Padmanabhan and Praveen K. Jha at the session on Land and Livelihoods of the Poor

Towards the end of the session, Vijay Mahajan pointed out that the subject of land and livelihoods of the poor can only be addressed once the issues related to land valuation, spatial utility and titling are resolved and relevant points in the policies are included and adhered to. He conveyed his viewpoint by discussing the directives of Income Potential Adjusted Land Unit (IPALU). He stated that there are three underlying factors in land valuation: spatial, title and usage which define the pricing of land.

## Key Takeaways

- Landlessness is not limited to agriculture, but also includes the homestead.
- The problem has its root in lack of agriculture, horticulture and tenancy reforms.
- Some other vital issues that need to be dealt with are non-recognition of feminization of agriculture, land rights of women and concentration of land resources with rural elite.

## Day 2: December 15, 2011

### Plenary Session 5 : Social Enterprises - Models for Scaling Up

*Social enterprises are social mission driven organizations which apply market-based strategies to achieve a social purpose. They try to combine the business acumen of the private sector and the social objective of the development sector. Social enterprises are also a mechanism to deliver development outcomes in a sustainable manner*



Manish Sabharwal and Arbind Singh answering queries from the audience

*and reduction on grant dependence. This session aimed to explore and learn from social enterprises which have scaled up their impact by bringing together panelists who represent different models of scaling up.*

#### Moderator

Vineet Rai, CEO, Aavishkaar

#### Panelists

- Sandeep Farias, Managing Director, Elevar Equity
- Manish Sabharwal, CEO, Teamlease



- **Arbind Singh, Founder, NIDAN**
- **Anshu Gupta, Founder, GOONJ**
- **Vipin Sharma, CEO, ACCESS Development Services**

## Discussions

The panel discussion started with a debate on whether a social enterprise should go for scaling up its operation or not. The opinion of the panel was divided on this. One view was that scaling up means an increase in the cost

*Diversity around the table is a key element to scale. There's no question about it. Not only diversity among the skills, but also diversity among the phases of a company.*

- Manish Sabharwal

along with an uncertainty on whether the firm will be successful. Therefore, as long as they are delivering quality and value to customers, not all firms

need to scale up their operations. As per an alternate view, for an organization to reach out to the maximum number of people and to handhold them for a long period of time, scaling up is necessary.

Arbind Singh suggested that even though a firm might scale up, it is not of much use unless the benefits of scaling up are equally shared between the customers and employees alike. As per him, for any organization, its people and community should come first and the revenue source must also be broad based so as to cope with risks of market fluctuation. He also suggested that the organizational environment must be conducive to make the human resources feel at home, so that the retention rate remains high.

Manish Sabharwal shared concerns on the growing base of un-employable youth in the country. He was of the opinion that although people successfully become graduates or post graduates, not every candidate is fit for employment. According to him training along with employment generation is required on a large scale to attend to this workforce. He expressed his concern that while the scale of problems is large, often the scale of solutions offered is limited. On the issue of scaling up of enterprises, he stated that any business is a combination of risk and strategy and it is the ability to take risks that reaps rich rewards.

As per Anshu Gupta, for the success of a social enterprise, it is important to work on an idea first, rather than the organisation. Citing the example of Goonj, he pointed out that the biggest challenge faced was to change the mindset of people that they can only do charity with old clothes. This, however, is not true. All across rural India, giving clothes instead of cash as an income derivative is gaining acceptance due to efforts of Goonj. According to him, the direct social benefit of a social enterprise should be the happiness of people it reaches out to.



Sandeep Farias, Anshu Gupta and Vineet Rai at the session on Social Enterprises: Models for Scaling Up

Vipin Sharma, suggested that there has to be an active integration of the poor in the livelihoods value chain and there must also be a

direct link between profits and the purpose. Giving the example of fourteen Producer Companies set up by ACCESS for aggregation of produce, he stressed on scaling up of this revenue model for the poor.

The members of the panel drawing an analogy, discussed that an organization can successfully create both a baby and a dwarf. A dwarf can stay in the same size for years, but the baby grows as years go by. Both have their own advantages and disadvantages. However, if the brand wishes to gain scale, the benefits of scale should be equally distributed and should reach out to all stakeholders. The panel members also agreed that diversity is the key to success. Having members from diverse background not only enhances productivity but also offers a broader perspective. The panel in conclusion, advised that social enterprises must always focus on outcomes and money making should never be their DNA.

In the interactive session, the audience offered fresh perspectives on the topic. While some held the opinion that scaling up isn't necessary because even small is beautiful, others felt that scaling up was inevitable and that any firm has to go through it in the long run in order to avoid competition.

*We started working more on the idea than the organization, which became a key thing for us. We also started using the strength of various stakeholders.*  
- Anshu Gupta

## Key Takeaways

- In a social enterprise, the social benefit is more important than being limited to the financial benefits. An organization becomes a social enterprise when it aims to give value to its customers and treats this as a business priority. The people and the community should come first.
- For an organization to reach out to the maximum number of people it is necessary for it to scale up. But, scaling up means increase in the cost along with the uncertainty of success.
- For a social enterprise to be successful, it is important to work on the idea first rather than the institution.

## Break Away Session 1: Reaching the Poorest - Learning from Different Approaches

The poorest and vulnerable households are often not reached through typical programmes designed for poverty alleviation. This session focused on integrating livelihoods, financial services and market development strategies for economic empowerment of the poorest through exploring and highlighting experiences of several organizations.



Suryamani Roul addressing the audience in the session on Reaching the Poorest: Learning from different approaches.

### Moderator

**Nisha Singh, Director, Financial Services Community of Practice, SEEP**

### Panelists

- **Piyali Bhattacharjee, Senior Manager (Research and Development), Bandhan Financial Services Private Limited**
- **Sharif Ahmed Chowdhury, Project Coordinator, Programmed Initiative for Monga Eradication (PRIME), Palli Karma Sahayak Foundation (PKSF)**
- **Dhruv J. Sengupta, Faculty Member, The Livelihood School**
- **Suryamani Roul, Senior Vice President, ACCESS Development Services**

### Discussions

Piyali Bhattacharjee started the discussion with a brief on Bandhan's programme to bring in economic and social changes in the lives of the hard core poor families of Murshidabad and South 24 Pargana districts of West Bengal by assisting the communities to mainstream finance within 24 months. According to her, scaling up of ultra-poor approaches needs

*There is a need for bringing more investment in the livelihoods sector, and not just limiting towards the government initiatives.*

- Suryamani Roul

flexibility, human resource mobilization and financial and social resource mobilization. She elaborated that the poor are a heterogeneous community.

There are different diversifications within the poor viz. very poor, moderate poor and the ultra poor. According to her, most of the NGOs and institutions do not reach out to the ultra poor, remaining at the periphery. Highlighting the problem, she said that being in the clutches of poverty for generations, the poorest of the poor have become adaptive of the situation and have no



belief or trust that their economic situation can improve. There is a need to change the poor people's attitude and mindset of the poorest towards life. From Bandhan's experience she informed the audience that the most important challenge is to bring confidence in the minds of the poor.

Dhruv Sengupta, presented a model of microfinance that incorporates both financial and non financial services for enhancing the livelihoods of the extreme poor and bringing them out of poverty in a sustainable and scalable manner, which is being implemented in the Gaya District of Bihar. Pointing out the fact that both livelihoods and microfinance are inter dependent, he mentioned that an important topic of research is how to gel them together. He suggested that entrepreneur development services play a crucial and critical role in reaching out to the poorest of the poor. As a method of judging the level of poverty, he suggested that Composite Poverty Index is an effective method.



Dhruv Sengupta and Piyali Bhattacharjee at session on Reaching the Poorest

According to him participatory wealth ranking is another good method of judging the poverty levels where the whole community plays a significant decision making role.

Sharif Ahmed Chowdhury gave an insight into Palli Karma Sahayak Foundation's (PKSF) approach in addressing the challenges faced by ultra poor in Bangladesh by providing credit and non-credit support to its partner organisations so that they can deliver services (both financial & non-financial) to the targeted beneficiaries. He pointed out that in Bangladesh, the condition of the ultra poor is similar to that of ultra poor in India. However, through grant based poverty reduction initiatives, there has been considerable improvement in income of the poor. PKSF, the organization he represents has successfully pioneered the cause of helping the poor through various initiatives like providing flexible micro credit, emergency loan, health service, skills development and vocational training which are interlinked. He highlighted an interesting feature of this unique poverty reduction model called 'Real Time Result Based Monitoring' because of which food insecurity has been significantly reduced. Informing the audience on the success of their model, he mentioned that nearly 70% of the poor are now non-vulnerable to economic shocks and sudden financial risks.

Suryamani Roul shared cases from ACCESS's experience in South Rajasthan concentrating on both push and pull strategies for economic strengthening of the poorest. He gave an overview of the challenges and mechanisms



Nisha Singh and Sharif Ahmed Chowdhury listening to the views of the delegates

to eliminate poverty in an optimum manner, while agreeing that reaching the ultra poor is highly expensive and it takes time for the model to become sustainable on the field. As per him, since poverty is multidimensional, it becomes tough to mobilize efforts and initiatives for the

poorest. The biggest challenge is to identify and profile the poorest of the poor households and help them economically in order to enhance their livelihoods. A judicious combination of primary and secondary data channels along with the help of various other supporting and subordinating agencies is needed. He suggested that there is a need for continuous localization of solutions for mobilizing the youth.

## Key Takeaways

- A standardized definition for the poorest of the poor has not yet been developed.
- Entrepreneur development services play a critical and crucial role in reaching out to the poorest of the poor.
- The most important challenge in working with the poorest is to bring confidence in their minds.

## Break Away Session 2: Challenges and Strategies for Enhancing Livelihoods of the Ultra-Poor

*The session organized in collaboration with Aga Khan Foundation through the European Union funded SCALE project aimed at generating a better understanding of the challenges faced by the Ultra-Poor and by development agencies engaged in enhancing livelihoods of these groups. The session also facilitated sharing of approaches/strategies which have helped facilitate improvement in livelihoods of the ultra-poor in the country.*



Jui Gupta, Rajiv Khandelwal and Shilpa Kashelkar sharing their view points



## Moderator

Ranu Bhogal, Director Programmes, Aga Khan Foundation

## Panelists

- Apoorva Oza, Chief Executive, AKRSP(I)
- Jui Gupta, Asia Regional Representative, Trickle UP
- Rajiv Khandelwal, Founder-Director, Ajeevika Bureau
- Shilpa Kashelkar, Youth for Unity and Voluntary Action (YUVA)

## Discussions

The moderator for the session, Ranu Bhogal started the discussions by stressing on the fact that working with the ultra poor is a long haul, requiring intensive human resource and financial investments. Selection of the target population is arguably the most crucial and also the most challenging aspect

*Even in the so-called better off districts or villages, you shall find communities which are really deprived, very vulnerable and socially excluded. And sometimes in the sweeping assessment of the region, they often get excluded.*

- Apoorva Oza

of an ultra poor program. She pointed out that a combination of local cultural nuance, human resource consideration, information management challenges, and universal human

instincts create a challenging maze for program staff to navigate en route to ensuring that the neediest households are given the opportunity to participate. She also highlighted that advocacy is needed to influence the investors. While poverty hits ultra poor in the worst possible manner, implementing poverty reduction programmes for the ultra poor is a challenging task. Mainstream financing like donor and government financing is not easily available for such programmes. She suggested that the only solution is to set aside special funds for the portfolio of the ultra poor. For this, the NGOs and other implementing agencies need to have special influence over the government.

Apoorva Oza seconded Ranu Bhogal's opinion and added the fact that not only is working with the ultra poor more expensive, but also requires a range of approaches and strategies. Narrating AKRSP(I)'s experience of working with Particularly Vulnerable Tribal Groups (PVTG) in Gujarat, he suggested that targeting a particular sub-section of ultra poor could be one of the ways to resolve the problems of identification. Focused programme efforts on development needs of these groups resulted in considerable positive impact on their lives and incomes. Around hundred percent growth was registered in more than half of these households within a span of three years.

Jui Gupta reinforced the points made by Ranu Bhogal and Apoorva Oza and added that training material, poverty assessment tools and a strong MIS system are prerequisites to work effectively. Illustrating the experience of Trickle Up's work with women SHGs from ultra poor families, Jui Gupta said that poverty is extreme in case of women due to denial of access to various social safety nets and entitlements. To overcome this, empowering women folk in the ultra poor families and handholding is essential.

Shilpa Kashlekar emphasised on the fact that networking and collaboration between the NGO's, funders and the stakeholders is the key in working with the ultra poor. Shilpa also felt that there is a need for greater focus on widows and single women households, especially in the tribal regions. Initially, widows and single women need a lot of emotional and counselling support.

*Our economy favors cheap and economical migrant labour. And therefore, there is very little regulation to change this unorganized workforce.*

*- Rajiv Khandelwal*

Rajiv Khandelwal underlined the fact that so far there is no systematic or particular design / methodology has been developed to cater to the ultra poor. A need to create an advocacy agenda with all the stakeholders was also articulated by him. The poorest of the poor often get completely excluded from developmental programmes, the main reason behind this being the lack of awareness and accessibility. The government schemes also bypass them because Block level data is used to access the priority regions for the schemes. Large numbers of people are shifting seasonally towards urban labour markets. Migration of poor people from one state to another poses



Ranu Bhogal, Apoorva Oza and Jui Gupta responding to delegates

a policy problem for the migrant labour. Most poor migrant workers need immediate legal aid, rather than just financial help as they are often exploited in the names of rules and regulations.

It was suggested that as a first step focus should be on building the self esteem of the poor. Identification of their skill set should form the start point and marketable skills should be provided accordingly.

The discussions highlighted the importance of improving knowledge and understanding among development agencies regarding ultra-poor. Further, it underlined the need for improving processes for identification, mobilisation and strengthening of poorest households.

## Key Takeaways

- Investment in research and data analysis to map the ultra poor as well as constraints and opportunities in various parts of the country for working with them should be taken up as immediate priority.
- Strategies related to livelihoods of the ultra poor need to be context specific giving due consideration to social, economic, governance and market factors.
- There is a need to create an advocacy agenda for inclusion of ultra-poor in poverty reduction programmes with all stakeholders.
- Comprehensive programme for single women should be developed linking with ongoing programmes like widow pension to provide support to this section of ultra poor.
- Networking and collaboration between the NGO's, funders and the stakeholders is the key in working with the ultra poor
- Training material, poverty assessment tools and a strong MIS system are prerequisites to work effectively with the ultra-poor.

## Break Away Session 3: Making Markets Work for the Poor

*Well-functioning markets are important in generating economic growth and expanding livelihoods opportunities for poor people. Poor people rely on formal and informal markets to sell their labour and products and to finance investment. Amongst businesses also, there is growing interest in social enterprises, sustainable business practices, fair trade and engaging with the Bottom of the Pyramid. This session aimed at exploring and learning from different market-based approaches to poverty alleviation that has worked.*



Anshu Bhartia, Laila Tyabji and Neelam Chibber discussing issues related to access to markets participating in the session on Making Markets Work for the Poor

### Moderator

**Anshu Bhartia, CEO, Friends of World Women's Banking India**

### Panelists

- **Amir Ullah Khan, Deputy Director Strategy, Bill and Melinda Gates Foundation**
- **Laila Tyabji, Chairperson, Dastakar**

- Reshma Anand, Founder, Earthy Goods
- Neelam Chibber, Co-founder, Industree
- Mukesh Gupta, CEO, Morarka Organics

## Discussions

The session began with the moderator, Anshu Bhartia citing the role of FWWB in providing working capital to livelihood support organizations and also on the need and importance of working capital for small scale aggregators and marketing organizations. Laila Tyabji further mentioned the inability of rural craftsmen to reach the urban market, and felt that there is an urgent and

*Dastkar's USP is that we are willing to work with the group of people who have never been to the market, have a product that doesn't really look marketable and therefore doesn't find many buyers. The advantage of such a group is that you get a very diverse set of people, not all of them terribly fussy. It's a good way to enter the market.*

- Laila Tyabji

critical requirement for a bridge to link the rural products with urban consumers. Having stated this, she cautioned that this cannot be considered as the only solution. This is in fact, only the entry point solution. Considerable efforts have to be put into

attracting more and more of permanent customers as well as wholesalers, retailers, shops, exporters etc. Proper orientation and training is very crucial for this segment since they have never had any exposure to urban markets. One of the main points highlighted by her were that the non-farm sector does not have tough competition to harm its players. Therefore, there is scope for involvement of more people in it.

Reshma Anand from her field experiences stated that there has been no percolation of benefits of growth in economy to rural areas. Rural areas still need businesses to be brought to them, jobs to be created for them and money to flow into their areas. She also felt that scale is a function of will and appetite of the community we work with, and therefore if the community is comfortable in scaling up, only then should they be facilitated to do so. She was of the view point that although entrepreneurship is important, it should be in the DNA of the community and not be forced upon them. Innovation, risk taking and adoption to change are key to any entrepreneurial initiation. It is equally important to remove stereotypes about rural goods as being inferior or crude. She gave the example of South East Asia where artisans have created strong brands of goods and this has led to the creation of new marketing channels.

Neelam Chibber feels that developing a proper production infrastructure and going for the right products is important for any organization that aims to serve its artisan clients. She expressed concern over the fact that at present

India has nearly 80% of world's creative industry, but only 2% share in the world's markets. In order to scale up the income for the producers it is required that the producers are moved up in the value chain. Hence, it is important that poor own their business and do not remain merely labours. She further suggested that producers should invest in their business so that they become accountable and responsible. Hence an equitable backward integrated value chain model is required. Mukesh Gupta pointed out two main concerns of firms, i.e., increasing cost of cultivation and decreasing price realization. Pointing to the opportunity in the agri sector, he mentioned that contamination of food leading to lifestyle diseases have resulted in focus on production of contamination free food and linking it with high end customers. He also mentioned that in his experiecne the problem faced in terms of quality compliance is persistent.



Mukesh Gupta and Reshma Anand contemplating over the opinions of other speakers

Amir Ullah Khan cited three concerns in making markets work for the poor : missing markets, information asymmetry and enabling of markets. According to him, the existence of illegal markets is also an issue. He further suggested that creation of ownership and accountability is crucial for wealth creation. Also the poor must be oriented to create saleability for their product. He mentioned that although the poor want to be wage earners in the initial stages, they need handholding for at least 5-10 years in order to develop capacities to become entrepreneurs. The usual project period of 3 years is too less to achieve anything.

## Key Takeaways

- Producers have to be moved up the value chain in order to become owners.
- Better communication is needed for tackling the market information asymmetry.
- While there is a need for better understanding of branding, consumer, scale and value addition, there is also space for customer education and internet can be the most cost effective mode for this.
- Linkage with Government schemes is essential for infrastructure development that will help the poor access the market.

## Plenary Session 6: Experiences of Collectives in the Allied Sector

Targeted support to small-holders through provision of support services and improved husbandry and feed practices, building on collectivization allows small farmers to aggregate their inputs and outputs to achieve economies of scale. This enables them to access inputs and services and negotiate for better price of their

outputs. Participatory institutions of collective action for small scale farmers also facilitate market linkages and allow them to get vertically integrated with livestock processors leading to significant improvements in food, nutrition and income security for the rural poor. This session discussed experiences around collectivization in the agri-allied sector in terms of what has worked and what hasn't.



V.K. Madhavan and V. Vivekanandan contributing to the discussions

### Moderator

Trilochan Sastry, Professor and Dean (Academic), IIM (Bangalore)

### Panelists

- Vivekanandan, Advisor, SIFFS
- V.Tagat, Chief General Manager, NABARD
- V.K. Madhvan, Executive Director, Chirag

### Discussions

The moderator initiated the session by pointing out that there are a number of challenges that the poor face in managing and governing collectives. Some of the key constraints are lack of awareness regarding the legal framework, mainstream finance, human resource development and strategies for scaling

*Until the last 10-15 years, the legal framework in our country was not very conducive for the setting-up and thriving of cooperatives dealing with livelihoods. But since then, a set of legislations have come in place that allow groups of small producers to come together and take collective action.*

- Trilochan Sastry

up. Also, investment by the government in developing cooperatives in India is negligible. Thus, there is a need to identify leaders and build their capacities with respect to managing business and finance.

It is also important to build capacities of national level institutions and NGOs. This includes continuous and updated executive level education and training





for senior leaders of cooperatives and NGOs. A pre-requisite for scaling up is setting up of formal coordinated marketing channels.

The panelists felt that mere formation of cooperatives will not help in improving the production and income, and will not necessarily resolve livelihoods issues. To make the cooperatives sustainable, it is important that the people have ownership of the enterprise along with support of strong institutions. External facilitation is also required for value addition, accessing markets and techno managerial support. Cooperatives and collectives as a poverty alleviation initiative should be supported by multi-dimensional livelihoods strategies and a rights-based approach.



Trilochan Sastry and V.Tagat participating in the session

There was also a general agreement among the panelists that the Producer Company format is better for organising poor producers as compared to the co-operative format, which is known for its inadequacies. It offers an opportunity for them to compete and collaborate with other business organisations and large companies.

Inclusion of the poor in the emerging enterprises is a must and while designing strategies it should be kept in mind that they engage in a combination of livelihood activities. Poor should be given ownership of the enterprise and also be trained in its management. Hence a rights based approach is required in this regard. Both the public and private sector needs to work in this direction.

On a general note the panelists were in agreement that the producer company model gives a robust framework to the small producers for organising themselves for effective linkage with markets. The model offer a judicious mix of business principles in a co-operative spirit. It operates on the one person-one vote principle and allows for experts to be co-opted as non-voting Directors. Though it is a significant improvement on the cooperative legislation and provides a level playing field to small-producers, there are certain gaps in the legislation that require attention.

*It is important to recognize that the livelihood strategy for the poor is a complex one and is never merely based on agriculture or horticulture. The livelihood strategy of most poor people involves a high dependency on a number of factors that also includes animal husbandry among others.*

*- V.K. Madhvan*

The panelists also highlighted a concern about the provision in the producer company legislation that allows only the primary producers to be the owners and shareholders in the company; there is no provision for B class shares. The small producers by virtue of being poor are unable to put in the required start up equity which limits growth of the company. Therefore, creative ways of financing the start up of such companies need to be looked at, such as mobilising funds from the government or private philanthropy. Since the shares of the company cannot be traded in the secondary market, it does not allow unlocking of the real value of the company. Another related concern expressed is that there is no exit route for the shareholder once he or she buys a share, since the shares cannot be traded in the secondary market. Thus, while the producer company legislation was expected to facilitate transformation of well functioning co-operatives into companies, very few co-operatives have taken up the option.

## Key Takeaways

- Every member of the cooperative must have a sense of ownership. Only then can the organization become more sustainable.
- Continuous and updated executive level education and training for senior leaders of cooperatives and producer companies is required for resolving the social, economic and legal challenges being faced by them.
- Producer Company approach is most effective when it comes to linking the producers with the markets and making them more competitive.
- The current gaps in Producers Company Legislation must be resolved.



Pierre Hedel and Brij Mohan releasing the Sitaram Rao Case Study Compendium

## Sitaram Rao Case Study Award Presentation

The discussion were followed by formal release of the Sitaram Rao Case Study Compendium The theme for the 2011 competition was “Catalysing Markets through Collectives: Experiences from the Allied Sector.” Pierre Hedel, Managing Director, Rabobank Foundation presented the winners of the Case Study Competition with Cash Awards and Citations. The first three prize winners and their case studies are as below:





Sunil Garg and Nishant Kumar receiving the first prize, MV Ashok and Pawan Ojha receiving the second prize and Anand Kapoor receiving the third prize for the Sitaram Rao Case Study Competition.

1. Flying in a Flock by Sunil Garg and Nishant Kumar
2. Jharkhand Women's Self Supporting Poultry Federation: A Perfect State of Cooperation by M.V. Ashok and Pawan Ojha
3. Tribals Develop Fisheries in Dimbhe Dam by Anand Kapoor and Budhaji Damse

## Valedictory Session

### Summary of Deliberations of the two day Conference and Delegate Response

#### Malcolm Harper, Professor Emeritus, Cranfield School of Management

In his summary of deliberations of the two-day Conference, Malcolm Harper pointed out that although we talk of crisis in microfinance sector, we are overlooking the fact that livelihoods sector is also in crisis; considering the problems faced in land titling/ownership, malnutrition problem and inequitable distribution of income and resources. But there have been considerable efforts and innovations on the part of entrepreneurs and Civil Society to bridge this gap. He highlighted some of the critical suggestions that emerged from the two day deliberations as: going for scale and not perfection; killing redundant institutions so that they don't stand in the way; "organising" the poor is not enough, they must be organised to do something; demand from the market must come first and ultimately it is all about job creation, there is a need for aggregation.

He pointed out that with respect to a number of government livelihoods programmes like NRLM and NREGP, what is required is to avoid turf wars since the client is more important than the institution. The need is to collaborate and compete but not be conflicting. In general to make the efforts sustainable, it is believed that self interest is the best interest – profit principle always lasts longer than "CSR".

Malcolm Harper emphasized that organic farming should be promoted especially for small and marginal farmers. Land should be marketable and for the purpose of development, a cadre should be selected from the poor rather than permanent jobs for ‘professionals’.

### Special Address

- **Brij Mohan, Chairman, ACCESS Development Services**
- **Pierre Hedel, Managing Director, Rabobank Foundation**
- **Caitlin Wiesen, Country Director, UNDP**

Brij Mohan, Chairman, ACCESS Development Services started his special address by taking the opportunity to thank all the organizers, participants and resource persons involved in the Livelihoods India Conference. He mentioned that the two day deliberations had proved to be a good learning experience and acted as a catalyst in increasing the awareness about the state of livelihoods of the poor. He reiterated the fact that the issues being discussed during the conference were of critical importance and would gain more ground in the coming time. He also informed the participants that ACCESS as an organization, is very keen on providing long term sustainable livelihoods to the poor and all its projects are aimed at developing livelihoods of those in need and without any resources. Going further he informed those present that ACCESS is currently working through 28 programmes on the ground. The organization has an aim to increase the productivity of small scale farmers and link the produce with the market. Finally, the organization is very keen to converge the entities of livelihoods and microfinance in a long term initiative and foster trust between the clients and the supporting institutions.



Malcolm Harper and Caitlin Weisen receiving the mementos at the Valedictory Session

He mentioned that although the Human Development Indicators (HDI) of India, as compared to most other developing nations, is on the lower side, it is commendable that on the part of both Government and Civil Society there is a constant effort to innovate and upscale new ventures targeting poverty reduction and employment generation for the masses, especially in rural India. Financial institutions in both public and private sector, like NABARD, SIDBI etc. have played major roles in achieving this mammoth task. International organizations like UNDP, UNICEF, CARE etc. have also been involved since long in these efforts and have done a commendable job. Although a lot has to be achieved in the coming years, the most important thing is that a beginning has been made.

Caitlin Wiesen appreciated the Livelihoods India Conference as a platform for collection of ideas, models and solutions from various development professionals from around the country. She stressed on the need for qualitative growth in economy and reiterated the fact that there needs to be growth in number of jobs created especially for the vulnerable groups like tribals, dalits etc. because inequality in resource distribution tends to disrupt the social equilibrium of an economy. She also mentioned that we need to develop robust and sustainable livelihood models focusing on the ultra poor and those at the bottom of the economy, since these groups have always been sidelined. It is also the focus for the 12th five year plan. She also highlighted the fact that livelihood comprises of both on farm and off farm activities, hence specialized knowledge is required for their promotion and up scaling in order to benefit the ultra poor.

She concluded her special address emphasizing the need to focus on (1) next generation livelihood verticals which focus specifically on employment growth, sustainability and caters to vulnerable groups (2) Creation of job opportunities for the 200 million population, especially women (3) Devise strategies for those at the bottom of the social and economic pyramid.

Pierre Hedel, the Managing Director of Rabobank in his special address stressed upon the fact that a NGO that is badly managed can prove to be destructive rather than constructive. Therefore, according to him it is important that an NGO must be clear and concise in its objectives, aims and prospects. He was of the opinion that the poor in India know very well how to govern themselves, and the role of a NGO is to build on their self respect and dignity and transfer knowledge to them in order to increase their productivity. Further elaborating on the role of NGOs he mentioned that they must provide as much support to the poor as possible, but should not overtake and assume full control. This would lead to problems as the work shall not be done according to the principles of those involved.

## Valedictory Address

### Shree Virbhadra Singh, Hon'ble Union Minister for Micro, Small and Medium Enterprises, Government of India

In his Valedictory Address, Shree Virbhadra Singh, Hon'ble Union Minister for Micro, Small and Medium Enterprises appreciated the Conference as a platform to discuss the livelihoods promotion issues in India. He stated that poverty reduction and livelihood generation have always been the key concern for the Government of India. Citing examples, he mentioned that the Government has



Virbhadra Singh, Hon'ble Union Minister for Micro, Small and Medium Enterprises, Government of India delivering the Valedictory Address of the Livelihoods India Conference.

pioneered large scale programs such as NRLM, NREGP and soon to be launched Food Security Bill. The Hon'ble Minister also gave examples of Prime Minister's Employment Generation Programme (PMEGP) wherein young entrepreneurs are provided with subsidy support for setting up new and innovative ventures and Rajiv Gandhi Udyami Mitra Yojna (RGUMY) for promotion of Social Enterprises. The role of formal financial institutions, both in the public and private sector was also stressed upon, since traditional sources of credit are very exploitative in nature. The Minister mentioned that up scaling of the human resource of the country through capacity building, education and training is extremely important.

At the close of the Livelihoods India Conference, Puja Gour, Associate Vice President, ACCESS Development Services delivered a vote of thanks to the dignitaries, resource persons, sponsors and delegates participating in the Conference among others.

## Enterprise Development Network Meet

As side events of the Livelihoods India Conference, ACCESS Development Services in association with The SEEP Network organised the ‘Enterprise Development Network Meet’ on December 13, 2011 at The Ashok Hotel, New Delhi. The aim of the meeting was to initiate a dialogue and process to explore the need as well as the mandate for an Enterprise Development Network in India. This meeting also sought to invite opinions and further strategies towards developing the network. The meeting was attended by 25 key dignitaries of the livelihoods sector, especially those engaged in some form of network, and facilitated a dialogue broadly titled “Key industry challenges for enterprise networks and practitioners, opportunities and how SEEP Network and other apex organizations can support to move the field forward”.

## Discussions on STEP-UP, an initiative of SEEP Network

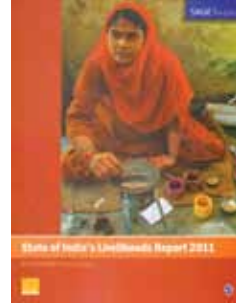
Another side event organized alongside the conference in association with SEEP on December 14, at The Hotel Grand, Vasant Kunj, New Delhi, to share the key finding and deliberations of STEP-UP, an initiative of SEEP Network that recognizes the power of microfinance and enterprise development to strengthen the livelihoods of very poor households and hence help them achieve sustainable livelihoods. The main aim behind the meet was to:

1. Learn about current ‘state of the practice’ in moving the ultra poor out of poverty in India and South Asia.
2. Explore with Indian (and South Asian) development organizations how STEP UP initiative can add value to already existing initiatives by non-government (non and for profit) sector agencies as well as governments in South Asia.
3. Discuss joint initiatives at regional level, e.g.
  - establishing a network or task force;
  - organizing a joint conference or similar learning event – either regional or global;
  - on-line resource and discussions;
  - production and dissemination of learning products, training resources, etc.

The event was attended by 43 key persons from the sector engaged in ultra poor initiatives.

## State of India's Livelihoods 2011 Report

The State of India's Livelihoods (SOIL) Report is a publication that aims to document recent trends and issues in the sphere of livelihoods promotion of the poor. A one-of-its-kind report, it is the only document that aggregates the experiences and challenges of the livelihoods sector analyzes case studies and reports the progress of both government and privately run programmes with respect to the 4Ps—People, Policy, Promoters and Potential. This volume of the SOIL Report presents the status of livelihoods during 2010–11. It analyzes different trends and various challenges affecting livelihood opportunities. It zooms in on some key debates and conflicts in the sphere of livelihoods arising from the global economic slowdown, the Indian agricultural crisis, food inflation and hunger, the status of health and education, drastic climatic changes, and so on. The report also looks at some of the key livelihood initiatives—such as skilling and employment, market inclusion, decentralization and revival of agri-rural economy—and discusses their implications for the poor as well as for livelihood professionals.



### How to order?

Please contact SAGE Publications India Pvt. Ltd., B-1/I-1, Mohan Cooperative Industrial Estate, Mathura Road, Post Bag 7, New Delhi 110044, India, +91 11 40539222, [www.sagepub.in](http://www.sagepub.in), [marketing@sagepub.in](mailto:marketing@sagepub.in)

## SitaramRao Case Study Competition Compendium Agri Allied Collectives

Dedicated to Late Shri Sitaram Rao, mentor and guru of the Indian Microfinance and Livelihoods Movement, this competition attempts to document and disseminate innovative and motivating case studies and thus increase awareness and knowledge among the livelihoods practitioners, research organisations, academicians as well as students around the new generation models in livelihoods. This year the theme for the Competition is 'Experiences of Collectives in the Allied Sector'.



### How to order?

Please contact ACCESS Development Services, 28, Hauz Khas Village, New Delhi- 110016, +91 11 26536436, [livelihoodsindia@accessdev.org](mailto:livelihoodsindia@accessdev.org)



## CORE SPONSORS

Citi Foundation

### Citi Foundation



Citi is committed to India for over 109 years; Citi takes pride in being a premier locally-embedded financial institution backed by an unmatched international network. Citi's presence in India spans 42 Citibank branches across 30 cities and over 658 ATMs. With capital invested of over US\$4 billion, Citi is the single largest foreign direct investor in the financial services industry in India and offers consumers and institutions a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, and wealth management. Citi is an employer of choice to approximately 7500 employees in India. Citi's franchise in India includes businesses such as equity brokerage, equities distribution, private banking (Citi Private Bank) and alternate investments and private equity (CVCI).

Citi Foundation is committed to the economic empowerment and financial inclusion of individuals and families, particularly those in need, in the communities where we work so that they can improve their standard of living. Globally, the Citi Foundation targets its strategic giving to priority focus areas: Microfinance, Enterprise Development, Youth Education and Livelihoods, and Financial Capability and Asset Building. The Citi Foundation works with its partners in Microfinance and Enterprise Development to support environmental programs and innovations. Working across Citi's businesses, product groups and geographies, Citi Microfinance serves more than 120 microfinance institutions (MFIs), networks and investors as clients and partners in over 40 countries with products and services – from financing, access to capital markets, transaction services and hedging foreign exchange risk, to credit, savings, remittances and insurance products - to expand access to financial services for the underserved.

### Ford Foundation



FORDFOUNDATION

The Ford Foundation works with visionary leaders and organizations worldwide to change social structures and institutions so that all people have the opportunity to reach their full potential, contribute to society, have a voice in decisions that affect them, and live and work in dignity. This commitment to social justice is carried out through programs that strengthen democratic values, reduce poverty and injustice, and advance human knowledge, creativity and achievement.

Sponsors

## Oxfam India



Oxfam is marking its 60th year in India this year. It is fitting that in this historic year for the Oxfam family, Oxfam India has been inducted as a fully independent, Indian organization (with Indian staff and an Indian Board) into the Oxfam International Confederation. Oxfam India is the newest and 15th member of this Confederation.

The Oxfams are rights-based organizations that fight poverty and injustice by linking grassroots programming (through partner NGOs) to local, national and global advocacy and policy-making. All of Oxfam's work is framed by our commitment to five broad rights-based aims: the right to a sustainable livelihood, the right to basic social services, the right to life and security, the right to be heard and the right to equality: gender and diversity.

Oxfam India's vision is to create a more equal, just, and sustainable world. The overarching vision of Oxfam India is "right to life with dignity for all". Oxfam India will fulfill its vision by empowering the poor and marginalized to demand their rights, engaging the non poor to become active and supportive citizens, advocating for an effective and accountable state and making markets work for poor and marginalized people.

Oxfam India works in partnership with 200 grassroots NGOs to address root causes of absolute poverty and inequality in the four areas of 1) Economic Justice, 2) Essential Services, 3) Gender Justice and 4), Humanitarian Response and Disaster Risk Reduction (DRR). Oxfam India's program is focused on seven States – Assam, Bihar, Chattisgarh, Jharkhand, Orissa, Uttar Pradesh and Uttarakhand – and four social groups – Dalits, tribals, Muslims, and women.

## UNDP

UNDP is the UN's global development network working across 166 countries, advocating for change and connecting countries to knowledge, experience and resources to help people build a better life. UNDP's work is organized through the following five thematic areas:



- Poverty Reduction focuses on human development and access to livelihood and financial products.
- Democratic Governance enhances capabilities of government, locally-elected representatives, civil-society and communities.
- Environment & Energy strives to meet climate change challenges and support efforts to protect biodiversity and produce clean energy.
- Crisis Prevention & Recovery works for building resilience of communities and supports institutions in preparing and managing disasters.



- HIV & Development works to halt spread, put HIV/AIDS at the centre of national development strategies and protect the rights of the affected.

UNDP in partnership with NABARD is implementing a financial inclusion project which attempts to address the challenge of increasing the depth and breadth of financial services on the supply side by supporting appropriate financial products and services designed for disadvantaged groups and regions and strengthening financial literacy on the demand side. At a broader level of engagement UNDP supports policy advocacy for a more enabling environment for financial inclusion.

## CO-SPONSORS

### Aga Khan Foundation through European Union Funded SCALE Project



AGA KHAN FOUNDATION



Supported by Aga Khan Foundation through the  
European Union funded SCALE Programme

Supported by the European Union, the Sustainable Community Based Approaches to Livelihoods Enhancement (SCALE) project started in the year 2002 and will end in 2012. SCALE seeks to develop and promote sustainable, community-based approaches to natural resource management to improve rural livelihoods at local, state and national levels. Managed by Aga Khan Foundation, SCALE focuses on semi-arid regions of India and is implemented in Gujarat, Madhya Pradesh, Andhra Pradesh and Rajasthan. Project areas are among the most resource-stressed and are occupied by some of India's poorest people. SCALE aims to improve the quality of their lives by improving agricultural productivity and non-farm income.

SCALE takes a two-pronged approach: first, through direct field implementation at the grassroots level in village communities to improve livelihoods; and second, through outreach by generating learning and disseminating knowledge related to successful approaches for livelihood enhancement. A smaller component of the project - The Innovation Fund supports innovative approaches to rural livelihood improvement. Accessed competitively, the Fund has supported ten organisations, helping them to test new ideas for demonstration of ways to improve livelihoods of poor rural communities. Currently, SCALE supports communities across 1,100 villages benefiting over 110,000 households directly. In addition, SCALE provides support to government agencies, NGOs and community-based organisations.

SCALE partners include Aga Khan Rural Support Programme (India); Development Support Centre; ARAVALI; APMAS and PRADAN. Through SCALE, all are engaged in research, documentation, training and policy dialogue with state and national government agencies to promote sustainable improvements on livelihoods in semi-arid regions.

## Christian Aid



Christian Aid is a British and Irish development and humanitarian agency working to tackle the root causes of poverty and injustice in some of the world's poorest countries. It's essential purpose is to expose the scandal of poverty, to help in practical ways to root it out from the world and to challenge and change the systems which favor the rich and powerful over the poor and the marginalized. It supports local organizations and communities to find their own solutions to the problems they face. It is unequivocal about working where the need is greatest, regardless of race, religion, caste or creed. Christian Aid has a vision – an end to poverty – and believes that vision can become a reality.

## NABARD

### Mission:

Promotion of Sustainable and Equitable Agriculture and Institutional Development and Other Innovative Initiatives.



### Major Activities:

- Credit Functions: Refinance for production credit (Short Term) and investment credit (Medium and Long Term) to eligible Banks and financing institutions
- Development Functions: To reinforce the credit functions and make credit more productive. Development activities are being undertaken through
  - Research and Development Fund
  - Micro-Finance Development and Equity Fund (MFDEF)
  - Financial Inclusion Fund (FIF)
  - Financial Inclusion Technology Fund (FITF)
  - Farm Innovation and Promotion Fund (FIPF)
  - Farmers' Technology Transfer Fund (FTTF)
  - Watershed Development Fund (WDF)
  - Rural Infrastructure Development Fund (RIDF)
  - Tribal Development Fund (TDF)
  - Cooperative Development Fund (CDF)
  - Rural Innovation Fund
- Supervisory Functions: NABARD shares with RBI certain regulatory and supervisory functions in respect of Cooperative Banks and RRBs.
- Provides consultancy services relating to Agriculture & Rural Development. (nabcons@nabard.org )

## HSBC in India



The Hongkong and Shanghai Banking Corporation Limited in India offers a full range of banking and financial services to over 1.6 million customers through its 50 branches and 150 ATMs across 29 cities.

HSBC is one of India's leading financial services groups, with over 34,000 employees in its banking, investment banking and capital markets, asset management, insurance broking, insurance, software development and global resourcing operations in the country. It is a leading custodian in India. More than 5% of India's exports and imports pass through HSBC India's banking channels. The asset management business in India is one of the leading players in the industry. The Bank is at the forefront in arranging deals for Indian companies investing overseas and foreign investments into the country. It has a fully enabled and established insurance advisory of international standards. It is one of the leading players in domestic and export factoring, and one of the leading banks for an increasing number of SMEs. With its extensive reach across Asia, the Americas and Europe, HSBC has the capacity to offer complete banking and financial solutions to India's burgeoning economy. In 2008, it acquired a majority stake in IL&FS Investsmart (now renamed HSBC InvestDirect) that has enabled it to offer retail brokerage services to its customer across a wider geography. It has also formed a joint venture life insurance company with Canara Bank and Oriental Bank of Commerce that is among the Top ten private life insurers in the country today.

HSBC's network of branches is located at Ahmedabad, Bangalore, Chandigarh, Chennai, Coimbatore, Gurgaon, Guwahati, Hyderabad, Indore, Jaipur, Jodhpur, Kochi, Kolkata, Ludhiana, Lucknow, Mumbai, Mysore, Nagpur, Noida, New Delhi, Nasik, Patna, Pune, Raipur, Surat, Trivandrum, Thane, Vadodara and Visakhapatnam.

The Bank is the founding and a principal member of the HSBC Group which serves customers worldwide from around 7,500 offices in over 80 countries and territories in Europe, the Asia-Pacific region, North and Latin America, the Middle East and Africa. With assets of US\$2,716bn at 30 September 2011, HSBC is one of the world's largest banking and financial services organisations.

## Small Farmers Agri-Business Consortium (SFAC)



Indian agriculture today is essentially smallholder agriculture; as much as 83% of all cultivators are either marginal or small (which means that they till less than 2 hectares, or 5 acres, of land). The average landholding size has shrunk to 1.2 hectares. Yet across a range of parameters, from intensity of cultivation to per capita use of irrigation and fertilizer,

small and marginal farmers are more productive and efficient than large landholders. The challenges that these small producers face can be summed up in three words:

- Investments
- Technology
- Markets

SFAC has set before itself the goal of addressing these three challenges in a meaningful and effective manner. It aims to work with a network of partners in the financial sector to find innovative solutions to the financing needs of small and marginal farmers, using the concept of pooled risk as the basis of its product experimentation.

Delivery of technology in agriculture today is possible across several platforms, including electronic and ICT channels. This in turn requires institutional anchoring within the farming community, as farmers themselves become the repository and messengers of new ideas and techniques. SFAC aims to proactively work towards the creation of member based farmer institutions for the rapid transmission of agriculture technology.

Agriculture marketing is the third area of focus for SFAC. Aggregating farm produce and its efficient passage through the value chain to consumers requires a grand coalition of partners, beginning with farmers and involving both public and private actors. SFAC commits itself to facilitating such coalitions across the country and spanning the agriculture product range, contributing with risk capital, knowledge generation and policy advocacy at the State and Central level.

## Friends of Women's World Banking (FWWB)



Friends of Women's World Banking, India is an apex institution funding and nurturing sustainable organizations focused on livelihood promotion and women empowerment since 1982. FWWB's pan India services include, financial support for livelihood enterprises and institution and capacity building, monitoring and assessment services for nascent micro finance institutions and community-based organizations. Along with improving household income, FWWB has a strong focus on reduction of vulnerability of low income households and provides financial and technical support to Partner Organizations, for on-lending to poor women clients, for getting access to- solar energy light systems; water & sanitation facilities; education loans; awareness on health and hygiene and financial security.

## TECHNICAL PARTNERS

### The Livelihood School



A BASIX INITIATIVE

The livelihoods School has been set up by the BASIX Group, a premier livelihood promotion institution, to impact livelihoods of millions of poor and other disadvantaged sections of the society, especially of BHARAT, in a sustainable socially and economically equitable manner, by building knowledge about processes, methods and principles of livelihood promotion and disseminating the same to enhance the capacities of practitioners, whose work affects the livelihoods of a large number.

Since its inception in 1997, it has offered 251 livelihoods Educational Programmes reaching to 9123 participants including elected representatives of Panchayati Raj Institutions, BDOs/CEOs, officers of various Government Programmes including Ajeevika and UPASaC Livelihoods Project of Uttarakhand Government, Orissa Forest Sector Development Project in Orissa, NABARD and professionals from NGO and multilateral agencies, engaged in promoting/supporting livelihoods. It has been accepted as the Knowledge Partner for various programmes on livelihood promotion, with ACCESS, NIRD and CDAC.

The school has been engaged in nation-wide study on 'Savings Behavior of Poor', supported by NABARD, Ford Foundation, ING Vysya Bank and international study on 'Post Disaster livelihood approaches in the context of Tusnami' in Tamil Nadu (India) and Sri Lanka supported by Action Aid. It has a series of other publications including case studies and research papers.

### XLRI Jamshedpur



XLRI Jamshedpur  
School of Business & Human Resources

XLRI Jamshedpur: School of Business & Human Resources is one of the premier management institutes in India, which was established in 1949 in the steel city of Tatanagar, Jharkhand. Committed to its core values of "Excellence with Integrity" and "Social Concern", XLRI is the only Indian management school to be the signatory of UN Global Compact Principles for Responsible Management Education (PrME). Over last six decades, XLRI has contributed to field of management through education, and by providing thought leadership to advance the professional growth and management of innumerable institutions that serve the public. With its full-time faculty strength of more than 70, the institute also provides training, consultancy and applied research services to the organized industry, government and social sector organizations through its multidisciplinary centres such as Fr Arrupe Centre for Ecology & Sustainability, Centre for Entrepreneurship Development, and Centre for Global Management and Responsible Leadership.



## SEEP Network

The SEEP Network is a nonprofit network of over 120 international organizations who believe in the power of microenterprise to reduce global poverty. SEEP members connect in a global learning community to increase their impact in the 170 countries where they are collectively active. Through SEEP's learning initiatives, microenterprise development practitioners co-create and exchange strategies, standards and tools for building healthy economies with a sustainable income in every household. To learn more, visit [www.seepnetwork.org](http://www.seepnetwork.org).



## BRAC Development Institute (BDI)

BRAC Development Institute is a resource center for promoting research and building knowledge on practical solutions for addressing poverty, inequity and social injustice. It provides a space for academics and practitioners to come together to raise critical questions on development, build knowledge around exciting initiatives in the South, develop new ideas and new strategies, pilot test such ideas, provide important sessions on good practices to practitioners, policy makers and donors, and advocate for pro-poor policies. BDI collaborates with external peers to conduct research, articulate pro-poor positions on growth and development, participate in the creation of knowledge that is globally constructed, and train new generations of students in development theory and practice. The research programs at BDI are organized in five closely linked themes, i.e., Economic Transformation, Women's Empowerment, Democracy and Governance, Environment and Change, History, Politics and Development. BDI offers the interdisciplinary academic courses: Masters in Development Management and Practice; Masters in Development Studies; Postgraduate Certificate Course on Management of Land Acquisition; Resettlement and Rehabilitation; and Introductory Course on Microfinance. BDI also engages with policy makers in dialogs to support evidence based policymaking. BDI uses innovative information sharing approaches to bridge gaps between knowledge and action by providing better access to grassroots activists and practitioners.

## KNOWLEDGE PARTNER

### Rabobank

Rabobank Group is an international financial services provider operating on the basis of cooperative principles. It offers banking, asset management, leasing, insurance and real estate services. Focus is on broad financial services provision in the Netherlands and primarily on the food and



**Rabobank**



agribusiness internationally. Rabobank Group is comprised of independent local Rabobanks plus Rabobank Nederland, their umbrella organisation, and a number of specialist subsidiaries. In terms of Tier I capital, Rabobank Group is among the world's 30 largest financial institutions. Rabobank is consistently awarded a high rating by all rating agencies.

The Rabobank Foundation was established in 1973 as an independent foundation. The organisation is funded by local member Rabobanks and Rabobank Nederland, which donate a small percentage of their profits to the Rabobank Foundation. The Rabobank Foundation helps underprivileged and disadvantaged people to become economically active and independent. The support provided by the Rabobank Foundation reflects Rabobank's unique history and roots and is consequently focussed first and foremost on enabling the development of small co-operatives located in rural regions. This support is provided through donations, loans, trade financing and technical assistance. In line with Rabobank's own co-operative background, the Rabobank Foundation especially focuses on establishing and promoting co-operative savings and loan systems.

## PUBLISHING PARTNER

### SAGE Publications



SAGE Publications is an independent international publisher of journals, books, and electronic media. Known for our commitment to quality and innovation, we are a world leader in our chosen scholarly, educational, and professional markets. Our highest priority is to make any contact you have with SAGE—whether as a book author, a journal editor, a contributor to one of our journals, a customer, or a reader—a pleasant and rewarding experience.

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## MEDIA PARTNER

### Mint



Mint is a business newspaper from HT Media Ltd, launched in collaboration with The Wall Street Journal on 1 February 2007. It is a premium business news publication aimed at decision makers and policy makers of the country and it is the first newspaper in India to be published in the Berliner format. It strives to deliver business and financial news in simple and compact format.

Readership of Mint is more than 210,000 across Delhi, Mumbai, Bangalore, Kolkata, Chennai, Chandigarh and Pune. Being one of the country's premium business news publication - 76% of Mint readers do not read another business paper, making Mint a critical reach vehicle for the top end audience. With 172,000 readers in Delhi and Mumbai make Mint the clear No.2 among business paper in these two cities.

Representative of an integrated newsroom, [www.livemint.com](http://www.livemint.com) is Mint's online portal and is among the fastest growing news website in India, receiving over 15 million page viewers per month. Livemint provides daily national, international and business news, tracks market movements and detailed coverage of significant events. The site has evolved multimedia features like videos, podcasts and slideshows.

## Session Plan

### Livelihoods India Conference

#### Livelihoods Programmes for the Poor: Opportunities and Impediments

THE GRAND, New Delhi

December 14-15, 2011

DECEMBER 14, 2011	
0930 to 1100 hrs	Inaugural Session
	<p><b>Introduction to the Conference and Welcome</b></p> <ul style="list-style-type: none"> <li>Vipin Sharma, CEO, ACCESS Development Services</li> </ul> <p><b>Address</b></p> <ul style="list-style-type: none"> <li>Nisha Agrawal, CEO, Oxfam India</li> <li>Patrice Coeur-Bizot, UN Resident Coordinator and UNDP Resident Representative</li> <li>Pravesh Sharma, Managing Director, Small Farmers' Agribusiness Consortium</li> </ul> <p><b>Release of SOIL Report</b></p> <p><b>Brief Presentation on the SOIL Report</b></p> <ul style="list-style-type: none"> <li>Sankar Datta, Dean, The Livelihood School</li> </ul>
1100 to 1130 hrs	<b>Networking Break</b>
1130 to 1300 hrs	Plenary Session I - Livelihoods of the Poor – Impediments to Scale and Sustainability
	<p><b>Moderator</b></p> <ul style="list-style-type: none"> <li>Arvind Mayaram, Additional Secretary &amp; Financial Adviser, Ministry of Rural Development, Government of India.</li> </ul> <p><b>Panelists</b></p> <ul style="list-style-type: none"> <li>Sumeeta Banerji, Assistant Country Director, UNDP</li> <li>Nikhil Dey, MKSS</li> <li>K.S.Gopal, Former Member, Central Employment Guarantee Council and Scholar at Residence, TISS</li> <li>Amita Sharma, Principal Secretary, Backward Class and Minorities Welfare</li> </ul>
1300 to 1345 hrs	<b>Lunch</b>
1345 to 1500 hrs	Plenary 2 – NREGP: Livelihoods Security or Wage Employment
	<p><b>Moderator</b></p> <ul style="list-style-type: none"> <li>Arvind Mayaram, Additional Secretary &amp; Financial Adviser, Ministry of Rural Development, Government of India.</li> </ul> <p><b>Panelists</b></p> <ul style="list-style-type: none"> <li>Sumeeta Banerji, Assistant Country Director, UNDP</li> <li>Nikhil Dey, MKSS</li> <li>K.S.Gopal, Former Member, Central Employment Guarantee Council and Scholar at Residence, TISS</li> <li>Amita Sharma, Principal Secretary, Backward Class and Minorities Welfare</li> </ul>

1500 to 1615 hrs	Plenary 3 – Rolling out NRLM – The Human Resource Challenge
	<p><b>Moderator</b></p> <ul style="list-style-type: none"> <li>• Ved Arya, Programme Leader, SRIJAN</li> </ul> <p><b>Panelists</b></p> <ul style="list-style-type: none"> <li>• Parmesh Shah, Lead Rural Development Specialist for the South Asia Region, World Bank</li> <li>• C.S. Reddy, CEO, APMAS</li> <li>• Madhukar Shukla, Professor, XLRI</li> <li>• C. Shambu Prasad, Professor, XIMBhubaneswar</li> <li>• C.S. Rajan, Additional Chief Secretary, RD &amp; PR, Government of Rajasthan</li> </ul>
1615 to 1630 hrs	<b>Networking Break</b>
1630 to 1745	Plenary 4 – Land and Livelihoods of the Poor
	<p><b>Moderator</b></p> <ul style="list-style-type: none"> <li>• Anil Padmanabhan, Deputy Managing Editor, Mint</li> </ul> <p><b>Panelists</b></p> <ul style="list-style-type: none"> <li>• Praveen K. Jha, Associate Professor, Centre for Economic Studies and Planning, School of Social Sciences, JNU</li> <li>• Ashok Kumar Sircar, Professor, Azim Premji University</li> <li>• D V Raidu, State Project Adviser, SERP</li> <li>• Sunil Kumar Meka, Andhra Pradesh State Director, Rural Development Institute</li> <li>• Vijay Mahajan, Founder and Chairman, BASIX Group</li> </ul>
<b>DECEMBER 15, 2011</b>	
0930 to 1100 hrs	Plenary 5: Social Enterprises: Models for Scaling Up
	<p><b>Moderator</b></p> <ul style="list-style-type: none"> <li>• Vineet Rai, CEO, Aavishkaar</li> </ul> <p><b>Panelists</b></p> <ul style="list-style-type: none"> <li>• Sandeep Farias, Managing Director, Elevar Equity</li> <li>• Manish Sabharwal, CEO, Teamlease</li> <li>• Arbind Singh, Founder, NIDAN</li> <li>• Anshu Gupta, Founder, GOONJ</li> <li>• Vipin Sharma, CEO, ACCESS Development Services</li> </ul>
1100 to 1130 hrs	<b>Networking Break</b>
1130 to 1300 hrs	<b>Breakaway Session</b>
	Break Away Session 1: Reaching the Poorest: Learning from Different Approaches
	<p><b>Moderator</b></p> <ul style="list-style-type: none"> <li>• Nisha Singh, Director, Financial Services Community of Practice, SEEP</li> </ul> <p><b>Panelists</b></p> <ul style="list-style-type: none"> <li>• Piyali Bhattacharjee, Senior Manager (Research and Development), Bandhan Financial Services Private Limited</li> <li>• Sharif Ahmed Chowdhury, Project Coordinator, Programmed Initiative for Monga Eradication (PRIME), Palli Karma Sahayak Foundation (PKSF)</li> <li>• Dhruv J. Sengupta, Faculty Member, The Livelihood School</li> <li>• Suryamani Roul, Senior Vice President, ACCESS Development Services</li> </ul>



	Break Away Session 2: Challenges and Strategies for Enhancing Livelihoods of the Ultra-Poor
	<p><b>Moderator</b></p> <ul style="list-style-type: none"> <li>• Ranu Bhogal, Director Programmes, Aga Khan Foundation</li> </ul> <p><b>Panelists</b></p> <ul style="list-style-type: none"> <li>• Apoorva Oza, Chief Executive, AKRSP(I)</li> <li>• Jui Gupta, Asia Regional Representative, Trickle UP</li> <li>• Rajiv Khandelwal, Founder-Director, Ajeevika Bureau</li> <li>• Shilpa Kachelkar, Youth for Unity and Voluntary Action (YUVA)</li> </ul>
	Break Away Session 3: Making Markets Work for the Poor
	<p><b>Moderator</b></p> <ul style="list-style-type: none"> <li>• Anshu Bhartia, CEO, Friends of World Women's Banking India</li> </ul> <p><b>Panelists</b></p> <ul style="list-style-type: none"> <li>• Amir Ullah Khan, Deputy Director Strategy, Bill and Melinda Gates Foundation</li> <li>• Laila Tyabji, Chairperson, Dastakar</li> <li>• Reshma Anand, Founder, Earthy Goods</li> <li>• Neelam Chibber, Co-founder, Industree</li> <li>• Mukesh Gupta, CEO, Morarka Organics</li> </ul>
1300 to 1400	Lunch
1400 to 1600	Plenary 6: Experiences of Collectives in the Allied Sector
	<p><b>Moderator</b></p> <ul style="list-style-type: none"> <li>• Trilochan Sastry, Professor and Dean (Academic), IIM (Bangalore)</li> </ul> <p><b>Panelists</b></p> <ul style="list-style-type: none"> <li>• Vivekanandan, Advisor, SIFFS</li> <li>• V.Tagat, Chief General Manager, NABARD</li> <li>• V.K. Madhvan, Executive Director, Chirag</li> <li>• Case Study Award Presentation</li> <li>• Pierre Hedel, Managing Director, Rabobank Foundation</li> </ul>
1600 to 1615	Networking Break
1615 to 1730	Valedictory Session
	<p><b>Summary of Deliberations of the Two Day Conference and Delegate Response</b></p> <ul style="list-style-type: none"> <li>• Malcolm Harper, Professor Emeritus, Cranfield School of Management</li> </ul> <p><b>Special Address</b></p> <ul style="list-style-type: none"> <li>• Brij Mohan, Chairman, ACCESS Development Services</li> <li>• Pierre Hedel, Managing Director, Rabobank Foundation</li> <li>• Caitlin Wiesen, Country Director, UNDP</li> </ul> <p><b>Valedictory Address</b></p> <ul style="list-style-type: none"> <li>• Virbhadra Singh, Hon'ble Union Minister for Micro, Small and Medium Industries, Government of India</li> </ul>







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