LivelhoodsIndia
CONFERENCE 2010

AGRICULTURE BASED LIVELIHOODS
OPPORTUNITIES AND POTENTIAL

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AGRICULTURE BASED LIVELIHOODS: OPPORTUNITIES AND POTENTIAL

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The issue of sustainable livelihoods of the poor is increasingly becoming a major cause for concern. Despite decades of effort and investment, India continues to house a very large percentage of poor. To enable better diagnosis of the root cause of poverty in India, perhaps there is a greater need for sharing of sectoral experiences and for better analysis of our policies and performance of programmes. The livelihoods of most poor in the country are linked to agriculture, even though as a subsistence pre-occupation. Since ACCESS decided to spin off its Livelihoods India day from the Microfinance India Summit as a separate event, it was considered appropriate to focus on agriculture based livelihoods as the theme for this first Livelihoods India Conference.

The Livelihoods India Conference 2010, organized on November 17 & 18, 2010, was attended by a large audience representing practitioners, academicians, innovators, as well as policy makers. The Conference focused on the pressing challenges faced by the agriculture sector in India and its impact on the livelihoods of the poor. 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.

Various issues linked to the livelihoods of the poor engaged in agriculture were discussed across the two days of the Conference. These ranged from challenges faced by vulnerable groups such as small and marginal farmers and women engaged in agriculture, to the benefits of extension services, agro processing and producer collectives, to the evaluation of existing and soon to be launched Rural Development Schemes like NREGP and NRLM, to the ever persistent question of the role of the Private Sector and the Market Development Approach in agriculture, and the much talked about newer concept of social enterprises.

In keeping with tradition, the third edition of the State of India’s Livelihoods (SOIL) Report was released, during the Inaugural Session of the Conference. Aligned to the Conference theme, the Report also focused on agriculture and related issues such as evolution of agriculture policy of the government over the years, evaluation of NREGA and a few private sector initiatives in the agriculture, financing and marketing aspects of agriculture, and impact of climate change impact on agriculture.

The compendium of the 10 best cases received under the Sitaram Rao Livelihoods India Case Study Competition was also released during the Valedictory Session of the Conference, and the winners were also felicitated. The competition invited cases on the theme Power of Aggregation: Poor in Agriculture, and cases were received from all over the country on significant and innovative experiences of collectives in the agriculture sector.
For a Conference which was held first time as a standalone event, independent of the established Microfinance India Summit, it was very well attended, with a participation of 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.

I appreciate very much the overwhelming support provided to the Platform by the various stakeholders. Given that it was the first time the Conference was being organized as a separate programme, ACCESS is very thankful for the belief all the sponsors put in the organization’s abilities for professional execution of the initiative. The Ford Foundation was the first to pledge its long term support to the Livelihoods India Platform, and ACCESS greatly appreciates this. Ajit, it seems, has the uncanny knack of picking the winners and has been among the first within the donor community to invest in the big sectoral initiatives of ACCESS! Oxfam came on board as a core sponsor this year, and it was a pleasure to work with them. I thank Nisha for her blind support to an idea that had yet to be initiated. ACCESS is also extremely thankful to UNDP and Citi Foundation for their continued support to ACCESS, and to this new initiative of the organization. Both UNDP and Citi Foundation have been hugely supportive of these national initiatives of ACCESS. I am also thankful to IFMR Trust for its support to the Conference. The other co-sponsors this year included Christian Aid, FWWB, IFAD and NABARD, whose support is extremely valued. Rabobank as the knowledge partner, and The Livelihood School and the SEEP Network as the special partners also provided valuable support to the Conference. ACCESS would also like to thank Kaarak Enterprise Development Services Pvt. Ltd. for their contribution in putting together this report.

With a successful beginning in 2010 as an independent initiative, ACCESS is working towards making the Livelihoods India Platform more dynamic and diverse in 2011, 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
Inaugural Session

This session reinforced for the audience the purpose and expected output of the Conference. It highlighted that even if agriculture as a sector was doing well in India, the same cannot be said about the livelihoods of those engaged in it. Some of the major challenges by vulnerable groups engaged in agriculture were discussed.

Panelists - Vipin Sharma, CEO, ACCESS Development Services; Steven Solnick, Representative (New Delhi), Ford Foundation; Pierre Hedel, Managing Director, Rabobank Foundation; Sankar Datta, Dean, The Livelihood School

The Livelihoods India Conference was inaugurated with the lighting of the Diya by the eminent dignitaries supporting the event. The Welcome Address by Vipin Sharma outlined the trajectory of ACCESS Development Services and the rationale behind a separate conference on Livelihoods. He added that the Livelihoods India Conference takes forward the Livelihoods Day – traditionally organized as Day Three of the Microfinance India Summit – to the next level. The Conference seeks to provide a platform for various stakeholders in the sector to exchange learning.

He shared the evolution of the livelihoods portfolio within ACCESS which began in 2006 when the governing board of ACCESS decided to expand its work and services beyond microfinance to a livelihoods promotion company. Later on in 2008, The Livelihood School together with ACCESS initiated the State of India’s Livelihoods (SOIL) Report to look at the status of livelihoods in India. Looking to the overwhelming response and feedback on the report, an improved edition was brought out in 2009. Both the reports looked at the impact of several factors on the livelihoods of the poor across sectors, whereby it was understood that implications on livelihoods in different sectors were different and each of them needed special attention. Thus, it was decided that the SOIL Report 2010 would focus on agriculture-based livelihoods as agriculture supports livelihoods of a large proportion of the country’s population. The report aggregates experiences and challenges in the livelihoods sector, analyses case studies and updates on the progress of both government and donor supported programmes.
Steven Solnick observed that various banks are providing financial services to raise the livelihoods of the poor with some success stories of Self Help Groups (SHGs) and federations in India. There has also been a mushrooming in growth of Microfinance Institutions (MFIs) with ramped up operations.

Pierre Hedel added that similar efforts are also being made by Rabobank Foundation, which shares knowledge and helps clients through international networking, microfinance, trade and connecting producer companies to the global market. The Rabobank’s work with ACCESS in dairy and with PRADAN in poultry is proof that it is a Bank with a mission.

Presenting the State of the Indians Livelihoods (SOIL), Sankar Datta mentioned that the report has evolved from being too generic in the first year to having a wider focus in the second and finally focussing this year on one theme – agriculture.

In a thought provoking presentation he highlighted that Agriculture as a sector in India is doing well but the same cannot be said about the livelihoods of those engaged in it. Agricultural statistics, when looked at through the livelihood lens, do not present an encouraging picture as 50 per cent of country’s population is still dependent on agriculture with only 17 per cent share in national income. In contrast the economy of developed nations moves from primary to tertiary to secondary like the US where only 1.2 per cent GDP is contributed by agriculture.

There is inadequate growth in non-farm employment. A lot of young people who had moved out of agriculture looking for jobs in urban areas came back as employment was difficult to find.

From the farmers’ perspective, while the cost of production has gone up with cost of inputs having doubled along with cost of labour especially due to NREGA, the agricultural prices have stagnated from early 90s. ASCI study also mentions that agriculture risks have gone up substantially, both in terms of climate and price. As a result, agriculture has become a non-profitable, non-attractive option for farmers.
The presentation triggered a lively discussion. Among other issues concern was raised about the current scenario where the agriculture labour is controlling the sector with very low availability of skilled hands for cultivation.

**Way Forward**

- Facilitate people moving out of agriculture towards other sectors while working towards developing different skills
- Encourage growth of non-farm sector and develop technology for small farmer
- Microfinance services need to be leveraged rather than stifled as it offers a platform to extend further services to the poor
AGRICULTURE BASED LIVELIHOODS: OPPORTUNITIES AND POTENTIAL

Plenary Session I - Agriculture based Livelihoods: Challenges for small holders

This session discussed the issues facing the small and marginal farmers who constitute nearly 80 per cent of the farmers in India. Due to institutional or implementation bottlenecks, this category of farmers find it difficult to access benefits of favourable policies as well as their rights and entitlements. Besides, they also face challenges like lack of access to markets and resources, sub-optimal returns in the value chain, high risks, to name a few. This session searched for possible solutions that could be implemented.

Chair - Y.C. Nanda, Chairman, Agriculture Finance Corporation
Panelists - TS Papola, Honorary Professor, Institute for Studies in Industrial Development (ISID); Suhas Wani, Principal Scientist, ICRISAT; ML Mehta, Trustee- Secretary, IIHMR; Nisha Agrawal, CEO, OXFAM India; Soumen Biswas, Executive Director, PRADAN

The opening remarks of the chairperson highlighted the smallholder farmers’ importance to India’s agriculture and rural economy, who though holding only 33 percent of the total cultivated land but produce 41 percent of India’s foodgrains.

The presentations by the panelists and ensuing discussions raised further issues and offered possibilities. There was a call for policies and programmes to achieve an agriculture-led broad-based economic development by according the highest priority to small-scale agriculture and farmers. M.L. Mehta observed that the benefits from substantial government investments like Rs 4000 crores for NREGA have not reached the poor farmers to help them with agri-based livelihoods.

Some felt that agriculture sector cannot employ any more people and according to T.S. Papola alternative means of livelihoods need to be developed and use of efficient technology promoted for those still in farming. A cautionary note was also struck about technological benefits traditionally being captured by big farmers with irrigation facilities causing greater inequality within the sector.
Green revolution was cited as an example of this, besides causing negative impact on the environment.

The discussants were of the view that the small holders need to be put at the centre of policy making in agriculture and to this end the government is involving grassroots organizations, CSOs and academicians in the design of the next Five Year Plan. Secondly, huge investments are need of the hour in agriculture. The private sector, which hitherto had kept a distance, is gradually investing in agriculture including investments targeted at the small and marginal farmers living in remote areas. Nevertheless, it alone cannot suffice to meet the challenges faced by smallholder agriculturists.

An interesting perspective related to how the small farmers are losing self-confidence and are increasingly finding themselves incapable of farming due to their marginalization for centuries. Consequently, Soumen Biswas felt that there is a need to raise their confidence level before attempting to persuade them to involve in various livelihood opportunities.

Bringing in the issue of climate change, it was asserted that India needs to develop climate change mitigation and adaptation strategies specific to different agro climatic zones and communities as the country experiences climate related disaster very frequently. Ms. Nisha Aggarwal called for inclusion of climate change in the Twelfth Five Year Plan.

It was contented that agriculture based livelihoods are more complex and vulnerable to shocks. Suhas Wani called for intensive watershed management to achieve agricultural growth and development in rain-fed areas as it can increase productivity as well as develop social capital.

The interactive session threw up issues such as the potential for increase in land productivity through technology and suitable role of NGOs in agriculture development. The responses indicated that technology improvement can improve productivity by as much as 5 tonnes per acre. As for NGOs they can play an important role in income enhancement, asset creation and building capabilities among small and marginal farmers.

**Way Forward**

- Agricultural GDP needs to increase and dependence on agriculture needs to decrease
- Private sector investments targeted at the small and marginal farmers could help meet part of the investment needed for agriculture growth
- Use of efficient technology needed for better agriculture surplus
▪ New equitable and environment friendly model of agriculture growth needed
▪ Smallholders’ confidence needs to be restored
▪ Watershed management in rain-fed areas could boost agricultural growth and development
▪ Agro-climatic zone and community specific climate change mitigation and adaptation strategies needed
▪ Meta analysis (analysis of analysis) is required to understand and address the problem better
Breakaway Session I – Producer Collectives and Value Chains

Today producer collectives are facing enormous stress to effectively integrate poor primary producers into mainstream value chains. The session focused on experiences of producer collectives like producer companies, federations, cooperatives, etc in meeting this challenge. In particular, it discussed key factors needed for a successful producer collective, lessons from the field, existing arrangements for integration of producer collectives into mainstream markets.

Moderator - Parmesh Shah, Senior Rural Development Specialist for the South Asia Region, World Bank
Panelists - D Narendranath, Head, Research and Resource Centre, PRADAN; Hemant Gaur, Programme Director, BAIF Agri-business; Amar Prasad, Chief Executive Officer, Grameen Vikas Trust; D Narasimha Reddy, ‘OORVI’ Agricultural Products India Pvt. Ltd.; Yogesh Ghore, Senior Program Staff, Coady International Institute

The session started with the moderator giving an overview of the collectivization of producers in India; a process that started way back when Amul was established. However, Amul experience has not been replicated on similar scale in any sector; private, co-operative or public. At 1600, the number of producer companies is not significant for a country the size of India. Farmers need to be able to aggregate their produce and participate better in value chains.

The discussion started around the issue of value creation and availability and size of investments in the market. It was mentioned that the process of value creation essentially leads to tangible asset creation. Hemant Gaur, however pointed out the difficulty in getting investments into the social sector as banks find the equity from the sector too small to lend while the venture capital firms rarely support research and technology.

Then there are other practical difficulties, particularly in poverty stricken remote tribal areas where farmers after initial improvement have tended to fall back into poverty. Amar Prasad cited an example from Baripada district of Orissa where an effort to develop primary producer companies ran into problems due to lack.
of age and residence proofs needed for obtaining the Director Identification Number (DIN). Such problems stifle the growth of the collectives.

On the issue of scaling up producer collectives, the participants sought to bring clarity as to the different forms of collectives viz SHG Federations/ Producer Collectives/ member governed organizations, their respective roles and need for scale up. They reckoned that it is important to differentiate between household, primary cooperative and secondary federation levels in order to identify the right roles for each level and clarify the purpose of the collective. Aspects like wealth generation, production issues and technology can be taken care of at household level while market linkages are to be tackled by the federations. Unclear distinction in roles can lead to design problems. First time producers undergo a big shift in mindset and a rather difficult transition. Hence asking them to run a collective is a big step. Understanding these psychological and behavioural issues are very important to make fully functional cooperatives operational. Further the collectives have to straddle equity which is mixed with commercial functions and this is a big challenge. They often face dilemma on this account. According to D Narendranath it is a big challenge to find professional managers for Producer Companies who understand the social and emotional issues of the producers.

As per Yogesh Ghore producer organisations were found to be the most popular forms for tackling problems of farmers. Referring to the suicides by cotton farmers, Narsimha Reddy expressed concern that the monopolisation by BT cotton seed could harm Producer Collectives if cotton becomes expensive to certify, produce and market eventually leading to more mortality in the sector.

The interactive session saw discussions around possible future changes in the role of the producer companies, the ideal timeline for facilitators to make Producer Companies independent and the role of Government Departments in creating Producer Companies. Practitioners mentioned that five to seven years would ideally be required to hand over management of Producer Companies to producers. However, so far not many such transitions have been possible even after 10 years. At the same time participants felt that it is too early to get disheartened as the producer company model will pick up. However, the Government is yet to play a proactive role in this area.

**Way Forward**

- Despite the issues and challenges that they face, Producers’ Collectives need to be encouraged to help small producers link up to the market and Producer Companies as a popular form of producer collective, needs further support particularly from the government

- Professionals with better understanding of social and emotional needs of the producers needed
Break Away Session II - Women in Agriculture

Women farmers are by and large invisible to the public agriculture agenda despite contributing more labor to Indian agriculture than men do. The land remains almost exclusively in male hands and women get lower returns for their work. The discrimination extends to other areas related to agriculture. The session discussed how women farmers can be mainstreamed in the sector, recognized for their contribution, given equitable share of ownership, income as well as decision-making, thus aiding their overall empowerment.

Moderator - Belinda Bennet, Head of South Asia, Christian Aid, UK
Panelists- Prema Gera, Assistant Country Director & Head, Poverty Unit, UNDP; Tara S Nair, Associate Professor, Gujarat Institute of Development Research; Anshu Bhartia, CEO, FWWB; TS Raji Gain, General Manager, NRMC, NABARD, Kolkata

Belinda Bennet opened the session, pointing out that although women form the backbone of the agricultural workforce worldwide, their hard work mostly goes unnoticed and unpaid. They do the most tedious tasks in agriculture and allied sectors but recognition is hard to come by despite their high quality and efficient labour.

All panelists shared broad trends in agriculture and key challenges faced by women therein. The session highlighted the plight of women in agriculture; the challenges involved in empowering them, and sought to discuss some effective solutions which can be implemented.

Women are critical to the well-being of farm households. It is essential to ensure their food security in the household, enhance their income and increase their ownership of land holdings. The marginalisation of women is evident across the sector. For instance, in dairy, 93 percent of the work is done by women, but 75 percent of dairy cooperatives are owned and managed by men. This makes the case for a more sensitive system which can work for women.
Prema Gera observed that India is now witnessing feminization of agriculture as men are moving towards non-farm jobs. It is also necessary that Government policies favour women in agriculture and give them benefits from existing policies. Tara S Nair reinforced that a more workable model of micro finance should be invested in. Locally applicable livelihood finance, ensuring bio diversity, nutrition support and returns from agriculture while creating space for women to lease and purchase land in their name, to form groups, cooperatives were suggested.

T S Raji Gain pointed out that while women are entrusted with all the hazardous work in agriculture, the land is owned by men who are responsible for the relatively easier tasks of marketing of products. Women do not have ownership even in degraded land despite tending to it in absence of men who migrate to cities in search of jobs in the organized sector.

Giving an example of a successful women’s collective, Anshu Bhartia talked about a group of women who started vegetable farming in their own houses as a means of supplementary nutrition, eventually scaling it up with the support of an NGO bringing together 1000 women. FWWB gave loans to these women to purchase land and now these women are growing vegetables in 2-3 acres of land. This model is now replicated by other NGOs.

**Way Forward**

- Inequity especially in matters of ownership of land needs to be addressed aggressively
- Collectivisation (SHG/ cooperatives) is a positive move and should continue
- Opportunities need to be created for women to lease and purchase land in their name, to form groups, cooperatives (business units)
- Investment in training is needed so that women can run their own enterprises efficiently
- Women farmers’ interest needs to be included in government policies in agriculture sector
Breakaway Session III - Agri Extension: New generation paradigms

There are mandated govt. programs and agencies for agri extension and they have the ability to work at scale. However, they have limitations in terms of efficiency to reach small and marginal farmers and facilitate adoption. On the other hand, the private sector and civil society have innovative programs of agri extension, while they lack reach and ability to work at scale. The session aimed to focus on convergence of both the extension methodologies and help initiate a dialogue on integration of best practices and scaling up strategies.

Moderator - B.B Mohanty, Former Chief General Manager of NABARD
Panelists- Rikin Gandhi, CEO, Digital Green; S.L.Mehta, Chairman, Research Programme Committee, NAIP; Sankar Acharya, Professor and Head, Department of Agriculture Extension, Faculty of Agriculture, Bidhan Chandra Krishi Viswavidyalaya; Rajeev Dar, CEO, Indian Society of Agribusiness Professionals

There is a need for a paradigm shift in the agri-extension system, with focus on its role in the development of livelihoods for poor, knowledge management of farmers, decentralization of management and its support to research. It should be a demand driven and farmer oriented approach. The session began with the moderator stating that private partners have played a great role in development of agriculture. This has led to improvement in capability of farmers.

Sankar Acharya introduced the term ‘social entropy’ to encapsulate the big gap between the intensity of motivation inculcated in the mind of farmers through training and accomplishment thereof. The reasons articulated for the social entropy included externally (other countries) supported development programs, lack of farmer participation, human resource to manage the system, investment, and community based approach and feedback measurement system.

S L Mehta emphasized on diversified agriculture system to increase the income of small and marginal farmers. He gave the example of the National Agriculture Innovation Project in Dungarpur district of Rajasthan. NAIP has made a cluster of 7-8 villages as rural technology cluster with partnership of five NGOs and
Agriculture knowledge is disseminated at minimal charge through a kiosk. Under this project, small and marginal farmers are motivated to grow horticultural crops sold at an outlet called ‘Farmers’ Fresh’, which has been opened to provide market for this produce. This intervention has enhanced farmers’ income per season. He expressed the view that to make any initiative sustainable, farmers must pay a minimum charge.

The technology dimension, especially the importance of developing information and communication technology at low cost, was discussed. Rikin Gandhi gave the example of Digital Green, whose concept is to produce videos by the farmer, for the farmer and of the farmer, and thus increase their knowledge of different practices and technologies. Viewers have to pay Rs.2-4 to watch each screening. According to him, 1200 villages will be adopting this technology by 2012. He said that experiments have shown that location and time based popular practices make this system 10 times better than the traditional extension system.

In addition, it was felt that long-term programmes – of more than 2 years duration - are essential in figuring out and fine tuning any technology. For the dissemination of agri knowledge and technology, the example of answering floriculture and horticultural queries through video conferencing initiative in HP, MP and UP by the Indian Society of Agribusiness Professionals was provided by Rajiv Dar. Software has been developed to record and store all the calls. If the number of calls from a particular area is more than normal, the software indicates that there is some major problem in the area. Besides handling the toll free calls of Kisan Call Centre (KCC), Indian Society of Agribusiness Professionals is also providing entrepreneurial training to the rural youth. It has started Kisan Vani on 90.4 FM to address the queries of farmers.

The discussion with the audience centred on the roles of service providers and the gaps in extension services, and the panelists reinforced the need for socialization of technology, robust research and application.

**Way Forward**

- Krishi Vigyan Kendras could manage technology development so that relevant and new technology suitable for a particular area can be developed
- Adopt innovative and location specific approaches for improved agri-extension
- Need to forge partnership between institutions and integrate the existing agri extension system with the emerging private ones and upscale agri extension initiatives
- Success of paid services is a pointer to need for less emphasis on free services
Plenary Session II - National Rural Livelihoods Mission: Issues and challenges

The need for a coherent approach towards ensuring sustainable rural livelihoods is very well buttonholed by the NRLM. The objective of this session was to dwell upon whether or not NRLM can, with its multi faceted approach, be the cornerstone of India’s national poverty reduction strategy.

Chair - Arvind Mayaram, Additional Secretary and Financial Advisor, MoRD
Panelists - T Vijay Kumar, Joint Secretary, MoRD; Biswajit Sen, Rural Development Specialist, Agriculture and Rural Development Unit, South Asia Region, World Bank; Rita Teaotia, Principal Secretary, Rural Development, Govt. of Gujarat; Arabinda Kumar Padhee, Director, Panchayati Raj, Director, Employment Mission, Project Director, World Bank supported TRIPTI project, Govt. of Orissa; Vipin Sharma, CEO, ACCESS Development Services

The Chairperson introduced the session stating that poverty is a complex and multidimensional phenomenon, which the Government has tried to address through several poverty alleviation programs. These programs directly target the rural poor households by creating wage employment and self-employment avenues. The Government has approved the restructuring of the Swarnajayanti Gram Swarozgar Yojana (SGSY) as NRLM to be implemented in a mission mode across the country with the objective of reaching out to seven crore rural poor households and stay engaged with them till they come out of abject poverty.

Vijay Kumar made a brief presentation on NRLM covering its goal, vision and mission. He elucidated the guiding principles and key features of the Mission. The ensuing discussion centred on how to reach out to seven crore people in the given time. Vipin Sharma remarked that we need to decide whether institutions of the poor or institutions for the poor are needed. It was felt that institutions of the poor provide a platform for collective action based on self-help and
cooperation, thereby becoming a strong demand system. In addition, coming together unleashes the human potential to generate meaningful livelihoods and enables people to come out of poverty.

However, these institutions are probably not going to provide solutions for all poor as reasons for poverty are multi-dimensional. Rita Teaotia pointed out that this is why States should have flexibility to develop their livelihoods-based perspective and annual action plans for poverty reduction as it will enable them to address specificities. Velugu in Andhra Pradesh and Kudumbasree in Kerala were cited as some of the successful examples. Panel members felt that human resources, institutional capacity and partnership with private sectors, NGOs, CSOs, Government of India would be the key challenges in scaling up the successful examples.

NRLM emphasises on dedicated support structures and unlike the Integrated Rural Development Programme (IRDP) and SGSY, which were both target oriented, NRLM is more process oriented. A K Padhee underlined the need for capacity building of extension workers.

The Rural Development Specialist, Biswajit Sen was asked if the World Bank would bring financial flexibility to help MoRD roll out NRLM. Biswajit Sen responded that the program needs to be jointly designed, not adopting a blue print approach. More importantly, all successful programs have to evolve and learn from previous years.

The participants also espoused that the Government should change its risk-averse stance on lending to the poor just because of their bad experience with IRDP. This is especially relevant despite the turmoil in the microfinance sector, which has shown that not only lending to the poor makes business sense but makes them integrally bankable component of the market. Need for designing appropriate lending instruments for the poor and not use conventional loan repayment systems was emphasised. Insurance packages like crop and health insurance also need to be devised.

The discussions that took place during the interactive session laid emphasis on the need to work on social intermediation via NGOs to help institutions of and for the poor, provide access to services and build capacities. Secondly, it
was stated that government has full faith in financial institutions and reposes in them the trust to remain sustainable and viable while facilitating transactions to achieve goals of meeting needs of the poor. Lastly, Joint liability group (JLG) model is being tried to reduce stress on farmers not having land records.

Way Forward

▪ Need to incorporate lessons from successful examples in different states in NRLM implementation
▪ A new paradigm of partnerships of Government with NGOs and private sector needs to be deliberated upon
▪ Critical gaps in HR needs to be addressed by working with Universities to design courses, which can equip people with skills like MIS, marketing etc required in the sector.
▪ Skill up gradation and subsequent placement will help in scaling up the program and making it more efficient
▪ Network of training institutions needed
▪ Investment in technology for fund transfer, mobile banking
▪ Onus and ownership of driving the programme must lie with the poor
DAY 2

Plenary Session III- Private Sector and Agri Value Chains

The private sector’s role in strengthening and revitalizing the agriculture sector is critical. But, can private sector engagement improve agri production and productivity through better-input supply? What is their role in improving markets for agri produce to increase returns to the farmers? These questions need answers, and soon. There have been private sector initiatives for integrating marginal producers into mainstream value chains thus improving their incomes. The aim of this session was to deliberate on various issues and aspects around the role of the private sector in agriculture.

Moderator- Malcolm Harper, Professor Emeritus, Cranfield University, UK
Panelists- Arijit Dutta, Managing Director, IGS, BASIX; Ram Swamy, Vice President, Reliance Food Processing Solutions Ltd.; Venkatram Vasantavada, Sales Director, Pioneer-Hi-Bred International; Smita Premchander, Secretary, Sampark

The session dwelt on the role of the private sector in strengthening agriculture, thereby improving agriculture production and productivity. There is a clear demand for engagement of private sector in agri value chains. The panelists, some of whom were from the private sector, gave presentations on inclusive innovative agri models, strategies and challenges in agriculture, and tried to find solutions to strengthen the agriculture sector of India.

Venkatram Vasantavada explained the Udayagri model wherein small and marginal farmers get access to best products, services and knowledge to maximize yields and profit margins. He was of the view that it requires a lot of patience, perseverance and determination to establish farmer organizations. He informed that more than 8000 farmers have benefited from the Udayagiri project with...
average maize yields going up to 30-35 quintals per acre. Pioneer-DuPont recorded revenue of Rs 1 crore (2008-10) and Udayagri Producer Company was registered in July 2010. Such models are a ‘win-win’ for all stakeholders and partnership with NGOs is critical to achieving it. However, access to markets and technology continues to be an ongoing challenge.

Ram Swamy spoke about the value addition based supply chain of Reliance which is a paradigm shift from traditional trading driven operation. The Reliance value chain motivates farmers to improve quality by benchmarking price with quality, protects the farmer from market risk by fixing the price before harvest and helps with tie ups for improved planting material. It has linked with more than 2000 growers from 40 banana growing clusters across the country, has more than 150 vendors and more than 100 distributors and organized retailers marketing in 16 major cities. This model has helped farmers improve their income; reduce losses; access new markets; created rural employment and helped unorganized sector to adopt best practices.

Smita Premchander spoke about Sampark, an organisation which helps vulnerable and poor people especially women enhance their income and live a respectful and dignified life. This is being done by helping them engage in various income generating activities. She also touched upon the power of horizontal linkages, the provision of services at each level of the value chain, the fact that poor households may be inefficiently engaged in multiple enterprises, and the potential to reduce gender bias by focusing on women.

Arijit Dutta spoke about BASIX’s innovative strategy in the milk sub sector in Andhra Pradesh where it has linked with Reliance. This has helped increase the production of milk by creating marketing avenues. He said that BASIX also provides services like business development, cattle health care, and immunization to the dairy farmer. In return, BASIX charges 0.5 per cent of the total percentage. In Madhya Pradesh, BASIX has collaborated with ITC in the milk sub sector and expects engagement of around one lakh farmers.

There was a general agreement that both vertical and horizontal value chains are important, so that inputs are flexible and the poor have more production options. Equally important is detailed planning for the entire value chain. Lastly, due credence should be given to cross learning between private and public sectors for better results for development of rural poor.

The discussion with the audience at the end of the session raised issues such as Reliance’s perception of risk management, availability of institutional
arrangements, cost of creating farmers’ organizations, and learning and challenges faced in trying to register a producer company.

In response, the panel felt that soft cost of creating farmers’ organizations is immense as one needs to convince groups, build relationships and then aggregate them. The farmers’ relationship with moneylenders or local traders is age old and at times farmers look at short-term benefits. Additionally, underdeveloped rural infrastructure is a major impediment to smooth functioning cost efficient value chains.

**Way Forward**

- Development of backward and forward linkages to minimize the risk to producers
- Development of equitable value chains
- Increased investment from private sector in value chains and partnership between private, governments, NGO sector to create a win-win situation in value chains
Plenary Session IV- NREGP Convergence with Agri Programmes

There have been several recent discussions on how NREGP - given its success in generating employment opportunities in rural areas - can help revive agriculture in India. This session sought to identify critical areas, methodologies and ways, which can help this convergence. The role that other stakeholders need to play was also discussed.

Chair- Deep Joshi, Member, NAC
Panelists- Suryamani Roul, Senior Vice President, ACCESS; K S Gopal, Centre for Environment Concerns; Nilay Ranjan, Rural Development Convergence Expert, NREGA Division, MoRD, GoI; A Murali, Project Director, NREGS, Ministry of Rural Development, Government of AP

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) aims at enhancing livelihood security of people in rural areas by guaranteeing 100 days of wage-employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work. Recently, the government has decided to converge its flagship NREGA with other schemes relating to agriculture, water resources, land resources etc. with an aim of increasing food production. In the first stage, 115 pilot districts have been identified by the government for such convergence efforts.

Nilay Ranjan gave a brief presentation on NREGA, elaborating upon the positive trends from NREGA implementation so far and spoke about guidelines for convergence of MGNREGS with specific programs and schemes of Ministry of Agriculture.

NREGA is doing well in the states of AP, MP and Rajasthan. In 2006, the average days of work were 43 but in recent times, it has increased to 53 days indicating increase in demand from workers. It was felt that if 5000 workers complete 100 days of work in any State then that State should be given a priority in NRLM because it proves that the demand is high and is being met by adequate supply. In Andhra Pradesh the scheme has provided wage employment to 1.2 crore workers to convert wasteland to cultivable land. Several assets have been created in this process like land
being developed, farm ponds, percolation tanks being created, restoration and deepening of wells etc.

A Murali in his presentation highlighted the objectives of MRNEGS and gave an account of land development activities for the poor – SC/ST/small and marginal farmers.

NREGS has already found considerable support with development departments to make the convergence happen such as convergence with ITDA food basket scheme, housing for weaker sections, NHM, and micro irrigation schemes.

KS Gopal pointed out that convergence between agriculture and rural development is visible only because it is housed in Krishi Bhavan, otherwise there is nothing that is happening on the ground. Fundamental change is required in thinking on convergence and the ways to make it effective.

The Government of India talked of convergence in 2009, when 115-120 Districts in 23 States had been identified by the government for convergence efforts. As of now the average days of work provided is between 45-55 days which indicates that we have not been able to provide 100 days of work to wage labourers. There is a need to converge at the village level and make it more demand driven rather than supply driven.

**Way Forward**

- Convergence should take place at the community level and programme levels
- A cell could be started within local administration to ensure a wider outreach as NGOs/INGOs/other stakeholders do not have the capacity to reach out to all the poor
- A huge potential exists for NREGA convergence with agriculture and allied programmes such as National Horticulture Mission, Rashtriya Krishi Vikas Yojana, National Food Security Mission, Inland Fisheries and Aquaculture Development, National Agriculture Innovation Project, Intensive Dairy Development Programme
- To optimise money under NREGA is to invest in land, which is in terrible shape, and forest resources, which need to be transformed
Breakaway Session IV - Agro Processing: An emerging sub-sector

Agriculture alone is no longer able to provide a reliable livelihood for the growing population, and has become an almost stagnant sector. Alternative or additional income generating opportunities are needed to support the millions of poor families engaged in agriculture. Agro-processing has the potential to provide those opportunities. This session discussed how agro-processing can become widespread and integrated into the rural economy to increase rural incomes.

Chair: Gokul Patnaik, Chairman, Global Agri System Pvt. Ltd.
Panelists-Ashok Kumar, Director, Enterprise Promotion & BDS, EDA Rural Systems Pvt. Ltd; Gavin Wall, FAO Representative in India; Rakesh Malhotra, BASIX; Sanjeev Srivastava, Kautilya Phytoextracts Pvt. Ltd.; Satyajit Singh, CEO, Shakti Sudha

Agro processing was introduced at the outset by the Chair as any type of value addition to agricultural or horticultural produce - including processes such as grading, sorting and packaging - which enhances shelf life of food products. While processing of agri produce can augment livelihoods of Indian farmers, the lack of infrastructure support in India limits the scope of agro processing.

Ashok Kumar pointed out that storage and transportation facilities need to improve to increase productivity and enhance shelf life of the produce. He shared the example of EDA encouraging milk cooperatives (Sudha and Timur) in Muzaffarpur district of Bihar to take up honey processing business. Sudha did pilot testing for three years. 100 metric tonnes of honey was sold as Sudha honey from Sudha milk parlours. This business will become operational in March 2011. EDA has also received an award of Rs 1, 00,000 from Bihar Innovation Forum in support for this project.

Practitioner experiences have revealed that processing does not always require high investment. Even simple methods of processing like drying, boiling,
blanching, adding salt or sugar can increase the shelf life of a product and provide remunerative price to the farmers. Case in point cited was ripe bel in a village of Bihar, which sold for Rs. 30/100 pieces. However, simple boiling of bel and extraction of its pulp enhanced its price to Rs. 12/Kg. It was also suggested that processing system should be product and area specific. Extent of processing could vary according to industry size depending on whether it was cottage industry, SME or large-scale industry.

Quality of product matters a lot and each active ingredient needs to be preserved at every stage in value chain and therefore knowledge on methods of processing should be complete e.g. boiling herbs for a long time can result in the loss of its active ingredient in ayurvedic formulations.

At present only two to three per cent of harvested produce is processed. Lack of availability of low cost labour is hampering the growth of processing industry in India. Lack of awareness among people on preservation methods is also a responsible factor. People tend to compare and equate processed product with fresh products. Low market demand for processed food is another problem ailing the sub-sector. To add to the above, an enabling policy environment, despite a separate Ministry of Food Processing is missing. Sanjeev Srivastava suggested that convergence of government and private sector can take the processing industry a long way.

The constraints under FPO law were discussed during the question and answer session. The panelists clarified that the FPO situation is much better today than in the past. Earlier there were different laws for different products, but in December 2006, a common law called Food Safety and Standards was introduced. The problems in contract farming were also discussed. While it enables small and marginal farmers to access the market through partnership with corporate bodies, it was felt that contract farming is definitely not problem free.

**Way Forward**

- Expectations of market (both domestic and export) need to be understood for better configuring of processing
- Enabling policy environment is needed
- Shortening the value chain and avoid multiple handling of product
- Investment in Infrastructure up gradation, increase in access to credit, selection of efficient supplier in the value chain and adoption of PPP mode
Break Away Session V - Social Enterprises: An emerging model

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. Recently there has been an increase in the number of social enterprises in the country. This session attempts to share experiences on developing social enterprises and their potential to integrate the poor into the mainstream.

Moderator - Vineet Rai, Founder & CEO, Aavishkaar
Panelists - Paul Basil, Founder & CEO, Villgro; Reshma Anand, Founder & CEO, Earthy Goods; Madhukar Shukla, Professor, XLRI Jamshedpur; Lokendra Chauhan, nDimensions Research and Training Services Pvt Ltd.

Social enterprises include both non-profits that use business models to pursue their mission and for-profits whose primary purposes are social. Their aim is to accomplish targets that are social and/or environmental as well as financial, often referred to as the triple bottom line. Investment in social enterprises is now referred to as “blended value investment.”

However, the participants felt that the word ‘social’ is a ‘huge’ liability as ironically it does not let enterprises working with the poor, make profit. Madhukar Shukla held that unless an enterprise makes profit it cannot sustain itself. This is not to say that enterprises should only make profit and forego everything else. Reshma Anand was of the view that an entrepreneur needs to be clear whether she/he is running a profitable business or creating social change.

Social enterprises are still only a small segment of business enterprises and there is a long way to go before an impact can be seen and measured. Further, the size of the country poses a big challenge to social enterprises to showcase impact as they frequently come up against the refrain “it’s not big enough!” Paul Basil believes that AMUL is the only example of a successful socially good
enterprise in India. Grameen Bank was suggested as another replicable model of a social enterprise.

Talking of recent changes happening in the social and business sectors, panel members mentioned that earlier business was supposed to make money and NGO was supposed to do social good but today the boundaries have become blurred. Businesses are becoming socially responsible through corporate social responsibility (CSR) initiatives.

While sharing global experiences the panel members said that social enterprises are beautiful when they are small and tend to become ‘fat and obese’ as they grow. South African example of social certification was advocated as a good practice to check dilution of social objectives of enterprises.

The interactive session raised issues such as the necessity of making social businesses profitable, ideal goals for social entrepreneurs, reasons for inadequate data on social enterprises, difference between social and business enterprises, and the issue of achieving sustainability through grant taking.

**Way Forward**

- Social enterprises should focus on few variables viz understanding of the market and its willingness to pay, demand and build them well
- Focus should be on making entrepreneurs socially conscious
- Wealth created by social enterprises using grant or public money should be evaluated for their impact
- Social certification of enterprises following example of South Africa
- Data to be collated on successes/impact even in the nascent stage of the enterprise
Breakaway Session VI - Market Development Approach: A shift in paradigm

Market development has evolved as a new approach to livelihood promotion and attempts to create sustainable solutions for the poor through integration with the market. This session was aimed at sharing experiences, learning around this concept as well as highlighting models and cases around the market development approach for poverty reduction.

Moderator: Vanita Viswanath, CEO, Udyogini
Panelists - Rajiv Pradhan, Country Director-Bangladesh, International Development Enterprises (IDE); Meenakshi Nath, Senior Program Manager, DFID; Deepthi Reddy, Head, IFMR Ventures; Somnath Bandopadhyay, Senior Program Officer, Aga Khan Foundation

Discussions in the session revolved around prospects of commercialization, constraints and doable actions. The competitive nature of market is well recognized, the only perceptible change in recent times being the movement of farmers towards a larger market. For the market to work, we start with an analysis and identification of problems and actors, strengthen the actors, and it is only then that a shift will occur.

The discussants were of the view that the talk about development of marginal and poor farmers has historically been of protectionism more than facilitation. This has resulted in either no service or poor service. There is a need to look at how to organize ownership of land and water and create a system where information flow is more systematic. Furthermore, subsidies have been taken for granted whether it be subsidized seeds or loans.

Learning from Aga Khan Foundation - which has adopted community based approach for last 40 years and has created entrepreneurs who have tried for market integration at some point of time - underlines the need for a more organized and disciplined approach when dealing with the market system to provide sustainable, scalable value to the forum.
Access to finance is another major issue in dealing with market systems. There has been an improvement in savings amongst the community to better access agriculture inputs. Another viewpoint offered was that in the long run, dependence on equity will have to be lowered, as equity is the riskiest form of capital and can only be used as a precursor to other kinds of capital. In order to gradually increase the commercial nature of transactions, grant oriented solutions will have to be relied on.

The analysis so far of the equity market shows that there is an increase in flow of equity in the country. Equity investors are quite risk averse, so they aren’t going to poorest states. Only 3.5 per cent of equity gains go to poorest states of UP, Bihar and Orissa. Backing entrepreneurs with creative ideas can deliver benefits to the rural segments. Example was cited of an entrepreneur in Patna who has shown that by buying rice husk from farmers he can produce rural power for households, making it a profitable proposition for both sides.

Spot exchange was a new theme introduced for discussion as it is expected to lay foundation for the future market and help the marginal farmers and make available better pricing. Still nascent in India it is described as a smaller exchange for the market, and is not very open and transparent. The challenges for implementation of this model are lack of understanding of state perspective, low infrastructure activity, technology and mobile interface.

Way Forward

- A change in mindset needed to move from subsidy based towards incentive based system
- More organised and disciplined approach required while dealing with market systems
- Equity investments should be piloted in underserved areas, sectors and companies and successful efforts should be backed
- Collaborations, institutional partnerships, pricing, research, extension and education have to move together at a faster pace
Plenary V - Food Security

The recent stress on the National Food Security Bill, under which the poor would be eligible for a prescribed quantity of food grains at cheap rates, has once again brought to the fore the debate on food security. This session tried to look at the link between agriculture and this issue and dwelt on how food security for the poor can be realized in the best possible manner.

Moderator: Mattia Prayer Galleti, Country Programme Manager, IFAD
Panelists - Biraj Patnaik, Principal Adviser, Office of the Commissioners to the Supreme Court on the Right to Food; Vanita Suneja, Lead Specialist, Economic Justice, OXFAM India; P V Satheesh, Director, Deccan Development Society

The session started with discussions on the Food Security Act and the need for it to be turned into legislation as everyone is entitled to food, food being a human right. Availability, access and absorption are the key cornerstone in understanding food security. Availability is currently not a top priority for India and a shift has to happen from availability to access, from food security to nutritional security. However, 40 per cent less of food grain production is estimated by 2050. Mattia Prayer Galleti wondered who will be the farmer in 2050, for if one looks around in rural areas not many children identify themselves as farmers of the future!

India happens to be world’s top most millet consuming country. PV Satheesh’s presentation focussed on how millets can become our future food and integral to India’s food sovereignty. About 140 mn hectares of farming land is available of which nearly 80 per cent is owned by tribals who work on dry land crops like millets. Millets can grow in 20 per cent of rainfall without synthetic fertilisers and are inherently anti-pests. High nutritional content with regard to minerals, calcium, iron, beta carotene are among the many benefits of millets. Speaking of livelihood security, he informed that millet production can give rise to 100 mn employment every season.
Vanita Suneja considered food insecurity to be a solvable problem that can easily be met with better policies and framework. However, it is a more acute problem than any other as it requires instant addressing because if someone is hungry the person can’t wait for four-five days for his problem to be heard and acted upon. Lack of food, therefore, becomes a graver issue than others.

Biraj Pattnaik felt that there should be no food insecurity in India as both GDP and food grain production has risen faster than the growth in population over the last 50 years. Despite this, chronic hunger and starvation persists in large sections of the population. There has been declining calorie consumption especially in the bottom 30 per cent of the population. 77 per cent of population lives on less than Rs 20 per capita expenditure per day. This is a little troubling as India has the largest food schemes in the world.

Food Security Act is being proposed to address all these issues while using the opportunity to get more investment in agriculture especially millets, higher nutritional items, moving away from high intensive agriculture. The Act is not yet a reality as political negotiations are ongoing and what the NAC has advocated falls short on many counts.

**Way Forward**
- Invest in areas like Jharkhand and other yet unexplored territories
- Millets as untapped potential need to be investigated further while creating awareness around it
- Every region must produce and celebrate its traditional food
Valedictory Session

Summing up the first ever standalone livelihoods conference, Mr Brij Mohan expressed satisfaction at the overall good response and expressed hope that this exchange will help in building trust between government, private sector and NGOs to facilitate convergence. He emphasised the need to create employment avenues to reduce migration of youth from rural to urban areas while ensuring that dependency on agriculture is lowered to prevent over employment in the agriculture sector.

Valedictory Address: G.C. Pati, Additional Secretary, Department of Agriculture and Cooperation, MoA, GoI
Panelists - Brij Mohan, Chairman, ACCESS Development Services
Pierre Hedel, MD, Rabobank Foundation, Suryamani Roul, Senior Vice President, ACCESS Development Services

Given its deep involvement in livelihoods and its core strength in networking ACCESS should build platforms of livelihoods promoting institutions to help them dialogue with state and central governments. The takeaways from this year will be evaluated by ACCESS at the start of the conference next year.

Chief Guest GC Pati felt India’s greatest challenge lies in producing more with limited land and at the same time increase the income of farmers. The status of natural resources and agriculture infrastructure should be improved so that the poor farmers get fair payment for their work. Enhanced use of improved technology and sustainability are essential areas to be worked upon. Livelihood promoting institutions should focus on skill development to ensure empowerment of the poor.

Impressed by the creativity and analytical skills of all the panelists, Pierre Hedel asked the sector to unify and not quarrel over different methods/models. International companies are coming together and conferring on the how to ensure food security in rural areas. He suggested that these coalitions are useful to understand better integration with the market. He also felt that migration to the city is a big mistake.
The discussion was followed by the formal release of the Sitaram Rao Case Study compendium, which was celebrated with award and citation distribution. The first three prize winners who received 1,00,000, 75,000 and 50,000 respectively are listed below:

1. BAIF: Transforming Dreams into Reality for Rural India

2. Fishing for Innovation - The Story of Samudram Women’s Federation, Orissa

3. Weaving strength with SUTA

Feedback from audience too was very positive. ACCESS was congratulated for organizing the event and giving an opportunity to different stakeholders to directly interface with the panelists in all sessions. B B Mohanty stated that discussions were very lively, panelist selection was good and the time management was excellent.

Vote of thanks was proposed by Suryamani Roul. He paid tribute to the Late Sitaram Rao. Revered and remembered as Guru of Micro Finance, Sitaram Rao was also a Board member of ACCESS and a guiding spirit for the organisation. Among others, Suryamani Roul also thanked G C Pati, Pierre Hedel and Chairman ACCESS Brij Mohan for facilitating this first of its kind livelihood forum.
STATE OF INDIA’S LIVELIHOODS REPORT 2010

ACCESS initiated the State of India’s Livelihoods (SOIL) Report in 2008. The Report is an annual ACCESS publication which aims to document recent trends and issues in the sphere of livelihoods promotion of the poor. ACCESS collaborates with The Livelihood School, Hyderabad to bring out the Report each year. It is a one of its kind report, and is the only document that aggregates the experiences and challenges of the livelihoods sector, analyses case studies, and reports the progress of both government and privately run programs, with respect to the 4 Ps - People, Policy, Promoters and Potential. The SOIL Report focuses on a specific theme each year, with the objective of addressing contemporary issues impacting livelihoods of the poor in India.

To bring the Report together, ACCESS assembles a clutch of authors who have domain knowledge of the sector and who then write different chapters in the Report based on their expertise. It is the experience and knowledge of these experts that gives the Report its credibility and significance in the sector.

The 2010 volume of the SOIL report, published by SAGE Publications, focuses on agriculture. In particular, some of the themes that the report covers include government schemes for agri based livelihoods (with a focus on NREGA), potential and challenges of agriculture related livelihoods of the poor, new generation initiatives in agri based livelihoods by NGOs and the private sector, agri finance, agri marketing and the impact of climate change on agriculture.

HOW TO ORDER?

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SITARAM RAO LIVELIHOODS INDIA CASE STUDY COMPETITION COMPENDIUM 2010

The Sitaram Rao Livelihoods India Case Study Competition has been designed and initiated by ACCESS Development Services to identify innovative models and practices that have significantly contributed to the livelihoods of the poor in India. Dedicated to Late Shri Sitaram Rao, mentor and guru of the Indian Microfinance and Livelihoods movement, this competition is unique and attempts to document and disseminate innovative and motivating case studies and thus increase awareness and knowledge among the livelihoods practitioners, research organizations, academicians as well as students around
new generation models in livelihoods. The 2010 case study competition was supported by Rabobank Foundation.

The 2010 theme of the competition was “Power of aggregation: Poor in agriculture”. Several cases documenting innovative experiences were received as a part of the competition, and an eminent Jury of sector experts chose the best 10 cases, which were brought together in the form of this compendium.

HOW TO ORDER?
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CORE SPONSORS

CITI INDIA

Committed to India for over 108 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 550 ATMs. With capital invested of over US$3.8 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 8000 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). In line with our commitment to make a positive difference in the communities where we work, Citi India’s citizenship programme targets its strategic efforts in the priority focus areas of Microfinance and Microenterprise, Small and Growing Businesses, Financial Capability and Asset Building and College and careers.

FORD FOUNDATION

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.

OXFAM INDIA

Oxfam India strives to secure the right to a life with dignity for all by actively engaging people and policy makers in the inclusive development of society. They work to ensure that everyone has access to education, health and social
protection; people are able to overcome poverty by earning a decent livelihood with fair trade opportunities; women lead a life of dignity, free from violence; and communities are prepared to deal with the impact of climate change, natural and man-made disasters.

Oxfam India’s mission is to create a just, fair and equitable society.

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

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. Its 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 favour the rich and powerful over the poor and the marginalised. It supports local organisations 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.

FWWB

Friends of Women’s World Banking - India is a leading NGO, providing financial, institutional and capacity building services to partner organizations (PO) promoting livelihoods and self-reliance of poor women since 1982. A focus area for FWWB is supporting POs that use innovative ways of poverty alleviation, focusing on enhancing and introducing sustainable Livelihood activities and other support for reducing the vulnerability of low income households. Other support includes: Promoting usage of Solar Energy Light systems thus increasing working hours and productivity in areas where days are shorter or non-electrified areas of India. Providing financial and technical assistance to POs, for on-lending to poor women clients, for getting access to: water and sanitation facilities, education loans, health and hygiene awareness, financial literacy, etc.

IFAD

IFAD was established in 1977 with the objective to fight rural poverty. Its mission is to “Enable poor rural people to overcome poverty”. IFAD focuses on country specific solutions, which involves increasing rural people’s access to financial services, markets, technology, land and other natural resources. India is not only the largest recipient of IFAD’s assistance, but is also one of its main donors having a permanent seat in its Executive Board. Working in close partnership with the Government of India and other donors, IFAD funds projects for rural development, tribal development, women’s empowerment,
natural resource management and rural finance. Since 1979 the organization has financed 23 programmes and projects, approving loans for a total of approximately US$656.4 million.

IFMR TRUST

IFMR Trust is a private trust whose mission is to ensure that every individual and every enterprise in India has complete access to financial services. Working with several partners, the Trust advocates for systemic changes that will enable development of an inclusive financial system. Their advocacy effort is strengthened by research, as well as operations in areas where the Indian financial system has failed to evolve effective models, and the need for demonstrated success is high. Their expertise lies in the design, delivery and scaling of financial services and a deep understanding of mainstream markets.

NABARD

NABARD is set up as an apex Development Bank with a mandate for facilitating credit flow for promotion and development of agriculture, small-scale industries, cottage and village industries, handicrafts and other rural crafts. It also has the mandate to support all other allied economic activities in rural areas, promote integrated and sustainable rural development and secure prosperity of rural areas.

KNOWLEDGE PARTNER

RABOBANK

Rabobank Group is a full-range financial services provider founded on a stable co-operative structure committed on long-term relationships with clients in the Food & Agribusiness sector. Headquartered in Utrecht, The Netherlands, the Group employs 59,000 staff in 48 countries, servicing the needs of more than nine million clients worldwide. Rabobank Group’s operations include retail banking, wholesale banking, asset management, leasing and real estate. Food & Agribusiness is the international prime focus of the Rabobank Group. Rabobank Group has grown today into the 29th largest bank worldwide in terms of total assets by The Banker Top 1000 World Banks 2009, with total assets of EUR 607.7 billion and a net profit of EUR 2.3 billion as of December 2009.
SPECIAL PARTNERS

THE LIVELIHOOD SCHOOL

The Livelihood 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 Livelihood Education Programs, reaching to 9,123 participants, including elected representatives of Panchayati Raj Institutions, BDOs/CEOs, officers of various Government Programs including Ajeevika and UPASaC Livelihood Project of Uttrakhand Government, Orissa Forest Sector Development Project in Orissa, NABARD, and professionals from NGO and multilateral agencies, engaged in promoting/supporting livelihoods.

THE SEEP NETWORK

The Small Enterprise Education and Promotion (SEEP) Network connects microenterprise practitioners from around the world to develop practical guidance and tools, build capacity, and help set standards to advance our common vision: a sustainable income in every household. In 1985, SEEP was founded by a group of practitioners who believed that sharing practical experiences within a trusting environment would result in improved microenterprise development practices. Today, their members are active in over 180 countries and reach over 23 million micro-entrepreneurs and their families. SEEP’s most valuable resource is the experience of its members and their commitment to collaboration. This exchange utilizes problem solving, experimentation, and peer-to-peer learning in order to identify common obstacles and develop solutions for reducing poverty.
# SESSION PLAN

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<tr>
<td><strong>Inaugural Address by the Guest of Honour</strong></td>
<td><strong>Pierre Hedel</strong>, Managing Director, Rabobank Foundation</td>
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<thead>
<tr>
<th>11:30 to 13:30 hrs</th>
<th>Plenary Session I - Agriculture based Livelihoods: Challenges for Small holders</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chair</strong></td>
<td><strong>Y C Nanda</strong>, Chairman, Agriculture Finance Corporation</td>
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<tr>
<td><strong>Panelists</strong></td>
<td><strong>TS Papola</strong>, Honorary Professor, Institute for Studies in Industrial Development (ISID)</td>
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<td></td>
<td><strong>Suhas Wani</strong>, Principal Scientist, ICRISAT</td>
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<td></td>
<td><strong>M L Mehta</strong>, Trustee-Secretary, Indian Institute of Health Management Research</td>
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<td><strong>Nisha Agrawal</strong>, CEO, Oxfam India</td>
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<td><strong>Soumen Biswas</strong>, Executive Director, PRADAN</td>
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<tr>
<th>14:30 to 16:00 hrs</th>
<th>Break away Session I – Producer Collectives and Value Chains</th>
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<tbody>
<tr>
<td><strong>Moderator</strong></td>
<td><strong>Parmesh Shah</strong>, Senior Rural Development Specialist for the South Asia Region, World Bank</td>
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<tr>
<td><strong>Panelists</strong></td>
<td><strong>D Narendranath</strong>, Head, Research and Resource Centre, PRADAN</td>
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<td></td>
<td><strong>Hemant Gaur</strong>, Programme Director, BAIF Agri-business</td>
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<td></td>
<td><strong>Amar Prasad</strong>, Chief Executive Officer, Grameen Vikas Trust</td>
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<td><strong>Narasimha Reddy Donthi</strong>, Advisor, ‘OORVI’ Agricultural Products India Pvt Ltd.</td>
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<td><strong>Yogesh Ghore</strong>, Senior Program Staff, Coady International Institute</td>
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# SESSION PLAN
Day 1 • November 17th, 2010

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<thead>
<tr>
<th>Time</th>
<th>Session</th>
<th>Moderator</th>
<th>Panelists</th>
</tr>
</thead>
</table>
| 14:30 to 16:00 hrs | Break Away Session II – Women in Agriculture | Belinda Bennet, Head of South Asia, Christian Aid UK | Prema Gera, Assistant Country Director & Head, Poverty Unit, UNDP  
                   |                                              | Panelists: Prema Gera, Assistant Country Director & Head, Poverty Unit, UNDP  
                                                                  | Tara S. Nair, Associate Professor, Gujarat Institute of Development Research  
                                                                  | Anshu Bhartia, CEO, FWWB  
                                                                  | T S Raji Gain, Head, NRMC, NABARD |
| 14:30 to 16:00 hrs | Break Away Session III – Agri Extension: New Generation Paradigms | B.B. Mohanty, Former Chief General Manager of NABARD | Panelists: Rinkin Gandhi, CEO, Digital Green  
                                                                  |                                              | S L Mehta, Chairman, Research Programme Committee, NAIP  
                                                                  | Sankar Acharya, Professor and Head, Department of Agriculture Extension, Faculty of Agriculture, Bidhan Chandra Krishi Viswa Vidyalaya  
                                                                  | Rajeev Dar, CEO, Indian Society of Agribusiness Professionals |
| 16:15 to 17:45 hrs | Plenary Session II- National Rural Livelihoods Mission: Issues and challenges | Arvind Mayaram, Additional Secy and Financial Advisor, MoRD | Panelists: T Vijay Kumar, Joint Secretary, MoRD  
                                                                  |                                              | Biswajit Sen, Rural Development Specialist, Agriculture and Rural Development Unit, South Asia Region, World Bank  
                                                                  | Rita Teaotia, Principal Secretary, Rural Development Department, Govt. of Gujarat  
                                                                  | Vipin Sharma, CEO, ACCESS  
                                                                  | Arabinda Kumar Padhee, Director, Panchayati Raj, Govt. of Odisha, Director, Employment Mission, Govt. of Odisha and Project Director of TRIPTI |
### SESSION PLAN

#### Day 2 • November 18th, 2010

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<th>Time</th>
<th>Session Title</th>
<th>Moderator</th>
<th>Panelists</th>
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</thead>
<tbody>
<tr>
<td>09:00 to 10:15 hrs</td>
<td>Plenary Session III - Private Sector and Agri Value Chains</td>
<td>Malcolm Harper, Professor Emeritus, Cranfield University, UK</td>
<td>Arijit Dutta, MD, IGS, BASIX, Ram Swamy, Vice President, Reliance Food Processing Solutions Ltd., Venkatram Vasanwada, Sales Director, Pioneer-Hi-Bred International (India), Smita Premchander, Secretary, SAMPARK</td>
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<tr>
<td>10:30 to 12:00 hrs</td>
<td>Plenary Session IV - NREGP Convergence with Agri Programmes</td>
<td>Deep Joshi, Member, NAC</td>
<td>Suryamani Roul, Senior Vice President, ACCESS, K S Gopal, Centre for Environment Concerns, Nilay Ranjan, Rural Development Convergence Expert, NREGA Division, Ministry of Rural Development, Gov A Murali, Director, NREGS, Andhra Pradesh</td>
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<tr>
<td>12:00 to 13:30 hrs</td>
<td>Break Away Session IV – Agro Processing: An Emerging Sub-sector</td>
<td>Gokul Patnaik, Chairman, Global Agri System Pvt. Ltd.</td>
<td>Ashok Kumar, Director, Enterprise Promotion &amp; BDS, EDA Rural Systems Private Ltd, Gavin Wall, FAO Representative in India, Sanjeev Srivastwa, Kaulitya Phytoextracts Pvt Ltd, Satyajit Singh, CEO, Shakti Sudha, Rakesh Malhotra, MD, Rajasthan Mission on Skills and Livelihoods</td>
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### SESSION PLAN
**Day 2 • November 18th, 2010**

<table>
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<tr>
<td>12:00 to 13:30 hrs</td>
<td>Break Away Session VI – Market Development Approach: A shift in paradigm</td>
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<tr>
<td>Moderator</td>
<td>Vanita Viswanath, CEO, Udyogini</td>
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<tr>
<td>Panelists</td>
<td>Rajiv Pradhan, Country Director – Bangladesh, International Development Enterprises (IDE)</td>
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<td>Meenakshi Nath, Senior Programme Manager, DFID</td>
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<td>Deepthi Reddy, Head, IFMR Ventures</td>
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<td>Somnath Bandyopadhyay, Senior Programme Officer, Aga Khan Foundation</td>
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<tr>
<th>14:30 to 16:00 hrs</th>
<th>Plenary session V – Food Security</th>
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<tbody>
<tr>
<td>Moderator</td>
<td>Biraj Patnaik, Principal Adviser, Office of the Commissioners to the Supreme Court on the Right to Food</td>
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<tr>
<td>Panelists</td>
<td>Mattia Prayer Galletti, Country Programme Manager, IFAD</td>
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<td>P V Satheesh, Director, Deccan Development Society</td>
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<td>Vanita Suneja, Lead Specialist, Economic Justice, OXFAM India</td>
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<tr>
<th>16:15 to 17:30 hrs</th>
<th>Valedictory Session</th>
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<tbody>
<tr>
<td>Chair</td>
<td>Brij Mohan, Chairman, ACCESS Development Services</td>
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<tr>
<td>Valedictory Address</td>
<td>G C Pati, Additional Secretary, Department of Agriculture and Cooperation, Ministry of Agriculture</td>
</tr>
<tr>
<td>Release of Sitaram Rao Livelihoods India Case Study Competition Compendium and Distribution of Awards</td>
<td>Pierre Hedel, Managing Director, Rabobank Foundation</td>
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<tr>
<td>Vote of Thanks</td>
<td>Suryamani Roul, Senior Vice President, ACCESS Development Services</td>
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</tbody>
</table>
For further details, please contact:
Puja Gour/Aarti Dayal | Livelihoods India
ACCESS Development Services, 28, Hauz Khas Village, New Delhi - 110 016
Tel: +91-11-26510915 Fax: +91-11-26850821 email: livelihoodsindia@accessdev.org
www.livelihoods-india.org

Photo credit: Nagender Chikkara/ Rajender Shaw/ Ranjan Rahi/ Oxfam India