



Livelihoods India

Conference 2013

The Quest for Scale

Report



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PREFACE

LIVELIHOODS INDIA CONFERENCE 2013 -The Quest for Scale

Livelihoods India Conference is a flagship national initiative of ACCESS, to enable broader discussions and debates around the need for composite and durable solutions in livelihoods promotion. The initiative, started in 2008, has evolved significantly over the years. Over this period, Livelihoods India has emerged as one of the most well established platforms in the country, attracting large participation, important speakers and all key stakeholders. This year, the Livelihoods India - Quest for Scale Conference is being organized between December 11-12 at Hotel Le Meridien, New Delhi. Through its sessions, the Conference will explore the determinants of scale in livelihoods promotion by looking at various approaches adopted by different actors. Strategies for creating a vibrant and scaled-up livelihoods sector and role that each actor can play in supporting the scaling up of rural livelihoods programs will also be discussed at the Conference.

The Government has for long recognized the importance of adopting sustainable livelihoods approach for tackling poverty in India. In response, it has come up with various initiatives like the National Rural Livelihoods Mission (NRLM), National Urban Livelihoods Mission, and National Rural Employment Guarantee Scheme to reach out to poor families and link them to sustainable livelihoods opportunities. Civil society organizations too have brought innovative solutions for addressing livelihoods problems of the poor. However, these initiatives though successful have remained fairly localized in their impact. This conference aims to address the daunting challenges faced in scaling up these programs and find strategies that would enable creation of large scale impact. It is the continuation of an initiative started in 2008 by ACCESS to provide a platform for broader discussions and debates around the need for composite and durable solutions in livelihoods promotion.

Scaling up livelihood programs still remains a quest because it involves a multiplicity of actors and programs of various sizes and structures jostling in the same poverty alleviation space without unlocking the synergies. Secondly, accessing livelihoods finance from commercial banks and specialized financial institutions is not easy. Thirdly, there are complexities involved in designing and implementing a large scale program. Moreover, qualified professionals with expertise in livelihoods finance and programs are not easy to come by.

The conventional model of scaling-up works under the assumption that the solution is transferable to another context and that there is an organizational capacity to ensure the same. There are four other models of scaling up, namely scaling deep, scaling along, scaling out and scaling through. Scaling deep refers to addressing more needs of the same target group. Scaling along is where the needs of the target group are evolving and organizations are able to build capacity to evolve along with the clientele. Scaling out refers to application of the solution in a different domain. And scaling through implies reliability of models in other geographies. In the context of livelihood programs, successful instances of scaling deep are many and scaling out is tried and tested.

But maximum challenges are faced in scaling along and scaling through which seem to be crippling livelihoods strategies in the country. Since creating livelihood options is a deep layered process, only the government is in a position to undertake the required degree of

institutionalization and investment guided by a right mix of intent, commitment and follow-through.

One of the prominent issues is the lack of land ownership by rural women. Women largely contribute to farm labour but only 9.3 per cent of rural women actually own land. The reasons may be traced back to persistent traditional, religious, customary, and social attitudes. Since women do not own land, they are not recognized as 'farmers' in Indian agricultural policy. They remain outside the ambit of credit institutions and government programs targeted for 'farmers'. Women's ownership of land is important because it gives economic identity, legal identity and social identity. It increases productivity too because women are more hardworking and less inclined to fritter away earnings on addictions or personal entertainment. Many legislations centred around giving equal land ownership rights to women have come up both in India and across the world but female ownership of land still remains a poor statistic.

Another important aspect of up-scaling is promoting livelihoods for socially excluded communities. These communities have marginal and under productive landholdings and limited access to inputs, credit and other resources. Taking cognizance of these problems, the livelihood interventions should address the twin challenges of bridging the resources gap and reducing discrimination in access to resources, inputs, entitlements and assets. The Poorest Areas Civil Society (PACS) scale up program of the UK Government's Department for International Development (DFID) is an initiative in this direction. Close attention needs to be given to scalability, sustainability and replicability of such initiatives which impact a large number of people. In India, there are many organisations like Udyogini, Ekgaon, Shop for Change, Watershed Support Services and Activities Network (WASSAN) and Samarthak Samiti that have been working relentlessly to provide business development services to the socially excluded groups for strategic engagement in modern value chains around key forest, agriculture and allied activities.

Another issue that demands important attention is the vulnerabilities faced by small farmers. They are able to capture only 20–30 per cent of the ultimate market value of the produce which is far from the global standards of a fair value chain. The Small Farmers' Agribusiness Consortium (SFAC) tries to identify four core deficits that the small farmer is subjected to, namely investment deficit, technology deficit, input deficit and market deficit. It aims to address these problems through promotion of farmer producers' organizations. Government of India has announced a National Policy for Promotion of Farmer Producer Organisations as a mainline activity under the Rashtriya Krishi Vikas Yojana (RKVY) in 2013.

The social enterprise approach is an approach that has been able to effectively deliver livelihood outcomes, especially by connecting rural producers and urban consumers. It has been realized that there is a need for both the social sector and private sector to move towards a more blended solution where organizations are responsive to opportunities and display entrepreneurial instincts while pursuing social goals. The experiences of prominent social enterprises in India like Drishtee, HarVa and Rope International reveal many lessons. Setting up and running a social enterprise has to be bottom-up rather than top-down. Grooming talent at the bottom of the pyramid is a time taking process. Target market for the products and services being offered by the social enterprise needs to be carefully identified to ensure that it is both deep and wide and diversified enough to sustain demand for the offerings over a long period of time. Some innovative approaches to scaling-up rural livelihoods programmes are the Community Managed Sustainable Agriculture (CMSA) run by the Society for the Elimination of Rural Poverty (SERP) and

Digital Green. The existence of a large scale national program like the NRLM makes it possible for multiple stakeholders ranging from the government, NGOs, community institutions, banks, market players to work in cohesion.

The problems faced by the urban poor whose livelihoods are industry or service sector based, are very different from those faced by the rural poor whose livelihoods are natural resource based. The existence of multiple governing authorities such as police, the municipal corporation, the Public Works Department, and regional development authorities has only aggravated the situation by adding layers of extortion to the trickle of income that the urban slum dweller is able to earn. Delivering good governance is a critical requirement.

For any urban livelihoods programme to be successful in the long-run, skill building and relevant training of urban youth on an ongoing basis is imperative. Meeting short term credit and working capital needs of the urban poor is also a concern area. To cite an inspiring initiative in this context, Ujjivan Financial Services mobilizes unemployed urban youth to come to skills training centres run by government and NGOs and help them choose a suitable vocational trade. It facilitates a five-module financial literacy programme. It also has a unique ultra poor program devoted to the poorest of the poor urban slum dwellers. Another example is the National Association of Street Vendors in India which is committed to creating a supportive environment for the street vendors to carry out their legitimate vending.

The most important challenge is to bring small farmers into value chains as reliable and profitable partners without which increasing numbers of farmers will be excluded from profitable markets and be trapped in subsistence production. This is where the private sector can play a big role in establishing value chains that link rural farmers with big retailers or supermarket chains in major cities as well as export markets. However, a successful private participation would require a conducive business environment and a supportive legal and regulatory framework. Partnerships with civil society organizations and producer groups may be necessary to sustain supply chains. Siddhivinaik Agri Processing, Kegg Farms-Backyard Poultry, Honey Care Africa are some successful partnership stories. It is evident from these experiences that profitable and sustainable business is required if all stakeholders in the value chain are to gain from it. Value chain is not only about market linkage but also backend linkages for input supply and increasing productivity.

Of late, the concept of Corporate Social Responsibility (CSR) has come into prominence in India with the Companies Bill 2012 mandatorily earmarking 2 percent of net profits of companies for CSR spending. CSR must be viewed as the responsible way of doing business rather than the cost of it. A strategic CSR plan will have a combination of three types of CSR, namely curative CSR, preventive CSR and promotive CSR. Core competencies of companies in value chains, supply chains, logistics, technology, finance etc. can be deployed for addressing issues of scalability in the social sector. CSR has the potential to make tremendous contribution in up-scaling livelihoods programmes through skill development and capacity building of rural youth and integration of technology with those skills.

In the context of obtaining external aid for livelihood generation programs, the contours of convergence between the donor and donee have evolved over time. In the Indian context, it would be relevant to bring in DFID which has been quite successful and impactful in promoting livelihoods through PACS. The big push is to see if DFID can integrate with government systems and impact scale through watershed projects, social forestry

programmes, and livelihoods approaches in urban development in major cities of India. India is the largest borrower of the World Bank in terms of the size of pan-India projects. However the money that the Bank or other donors are investing is insignificant. The Department of Economic Affairs, Government of India, liaises with various donor agencies including the World Bank to examine the activities they are planning in the country and assess the comparative advantage of one over the other in the various projects slated for the period.

Given the large scale poverty in India, Information and Communication Technology (ICT) innovation has an important role to play in taking best livelihoods practices to rural poor at scale, in a cost effective manner. Adopting technological approaches is likely to benefit rural livelihoods and transform communities in a big way. Digital Green is a good example which has succeeded in increasing its effectiveness through an ICT-enabled approach. It enables partners to locally produce and share videos in villages all around the world. These are locally relevant videos of the farmer, by the farmer, and for the farmer. Dimagi, Inc. is another social enterprise based in Cambridge, Massachusetts that delivers open-source software technology suitable for low-resource settings and underserved communities.

With India set to become the largest contributor to the global workforce by 2030, skill up-gradation is a high priority area. Skill gap studies commissioned by NSDC have shown that high growth sectors in India 2022 would need over 347 million skilled persons by 2022. Informal and the casual workers constitute a large proportion of the total workforce in India. Given the increasing demand for skilled labour in all sectors, be it industry, services or community development, closing the skill gaps of India's qualified workforce will be critical. If sustainable models are to be adopted for skilling organizations, it would be important to distinguish between simply job filling and fulfilling jobs. While organizing skill building programmes, careful consideration has to be made of the fact that the trainees belong from the rural area and are not groomed in interpersonal skills and they would find it difficult to assimilate all the information within a short period of time. Scalability, quality, and sustainability should be at the core of any skill building strategy. It has been a consistent effort at ACCESS to contribute new knowledge for the sector through each of its initiatives. The Livelihoods India Conference is an important part of our efforts in this direction. We thankfully acknowledge the support of our the support of our core sponsors Citi Foundation, UNDP, Ford Foundation and Oxfam India, our co-sponsors ICCO, IFAD, SFAC, PACS and NABARD, our knowledge partner Rabobank, technical partners Landesa, UnconventionIL and MSDF, media partner MINT and online partner NGObox.

I hope the conference discussions will contribute towards providing insight about livelihoods initiatives and provide a forum for cross-learning across programmes for the participants.

Vipin Sharma
CEO
ACCESS Development Services

1. The Livelihoods India Conference Initiative: Setting the Context

Poverty is not synonymous with low incomes. It is manifested most often in vulnerability and social exclusion, concomitant with bad health, illiteracy, poor access to social services and a sense of helplessness. It has been recognized that greater attention must be paid to the various factors and processes which either constrain or enhance poor people's ability to make a living in an economically, ecologically, and socially sustainable manner.

The Livelihoods India Conference is an initiative by ACCESS to provide a platform for exchange of ideas, learnings, good practices and implementational challenges faced by various stakeholders involved in the endeavour of facilitating sustainable livelihoods for the poor. It is a forum for broader discussions and debates around the need for composite and durable solutions in livelihoods promotion. The initiative, started in 2008, has evolved significantly over the years to emerge as an important forum where critical issues that impede and afflict the sustainability of the livelihoods of poor come up for scrutiny. It is hoped that when diverse actors come together on a forum such as this to deliberate on challenges, solutions and strategies also emerge.

2. Livelihoods India Conference 2013

The *Livelihoods India Conference 2013: The Quest for Scale* was held on **11–12 December 2013** at **Hotel Le Meridien, New Delhi**. Through its sessions, the Conference explored the determinants of scale in livelihoods promotion by looking at various approaches adopted by different actors.

The Government of India has for long been seized of the pertinence of sustainable livelihoods as a coherent and integrated approach to tackling poverty in India. In response, the government has set up the National Rural Livelihoods Mission and National Urban Livelihoods Mission, adopted skill development as a national priority and rolled out schemes like National Rural Employment Guarantee Scheme and Rashtriya Krishi Vikas Yojana to reach out to poor families and link them to sustainable livelihoods opportunities. Civil society organizations too have brought innovative solutions for addressing livelihoods problems of the poor, but have remained fairly localized in their impact. There is also a thrust on developing innovative approaches towards the involvement of private sector actors in supporting sustainable livelihoods through public–private partnership and public–private community partnership approaches and also through corporate social responsibility endeavours and investments. Livelihoods promotion therefore encompasses a number approaches and actors operating on their own or in partnership with government agencies, multilateral/bilateral organizations, private corporations, civil society organizations and producer/ worker organizations. Deliberations on strategies pursued by this diverse set of actors towards creating vibrant and scaled-up livelihoods promotion models formed an important component of the conference.



Inaugural Address by Onno Rühl, World Bank Country Director for India

Panel L-R: Orlanda Ruthven, Faculty, Centurion University of Technology and Management, Vipin Sharma, Chief Executive Officer, ACCESS Development Services, Ajit Kanitakar, Program Officer, Financial Assets, Ford Foundation, Vijaylakshmi Das, CEO, Ananya Finance for Inclusive Growth

3. Scaling Up: A continued quest

While the World Bank aims to eradicate poverty by 2030 and the United Nations has set a Millennium Development Goal of reducing poverty by half within 2015, stakeholders in the Indian ecosystem grappling with the complexity and magnitude of its poverty are faced with a daunting challenge of achieving scale.

Poverty in India, marked by intractable gender issues, low labour participation rate, and social and economic exclusion along caste and tribal lines, is a wide and deep, layered and complex phenomenon.

To view poverty elimination as merely an income goal is a rather minimalistic and effective approach. It needs to be addressed through a comprehensive set of livelihoods services, along with integration of India's fragmented markets, market development, access to savings and credit, private asset formation, leveraging the social safety net, and social management programs that take cognizance of the outcomes from rapid urbanization and transformation of the rural hinterland.

However, to institutionalize effective poverty reduction and livelihoods enhancement programs and create large scale impact in wider geographies or populations is a tough call. Why is it so difficult to scale-up livelihood programs? What are the issues that large programs face?



L-R : Brij Mohan, Founding Chairman, ACCESS & Former Executive Director, SIDBI, Rajesh Tandon, Co-founder and President, Society for Participatory Research in Asia (PRIA), Sankar Datta, Professor, Azim Premji University, S. Sivakumar, Group Head of Agri and IT Businesses, ITC Ltd.

One of the key problems is that a multiplicity of actors (both state and non-state) and programs of various sizes and structures are jostling more or less in the same poverty alleviation space without unlocking the synergies that can be achieved through a degree of convergence and coordination across them. For instance, pan-India, large government programs are coexisting with smaller private initiatives and endeavours by non-governmental organizations. These smaller programs which often demonstrate durable outcomes are unable to scale-up because they are not able to leverage the existing governmental infrastructure while designing their own supply chains. As the same time large and in some contexts unwieldy state programs are not able to take full advantage of the more nimble, responsive and localized components of the smaller private endeavours. So they have significant outreach while the impact is ephemeral. Key partnerships with social entrepreneurs, civil society organizations, panchayats, innovators on ground and even corporate entities who can device solutions to last mile problems for large programs are missing. Furthermore, in the zeal for convergence there are too many platforms trying to achieve the same thing. There is a 60% overlap among entrepreneurs who participate in multiple such platforms. Therefore these are forums where the same innovations are rediscovered over and over again.

The World Bank has adopted a social observatory approach to support the National Rural Livelihood Mission, drawing on a range of social science disciplines, to create a culture of learning by doing, to conduct evaluation see if something is ready for scaling up.

Once it is recognized that all actors within the value chain have their intrinsic strengths, useful, mutually reinforcing models of development can be built. Synergistic convergence across all players in this space is central to achieving scale without diluting impact.

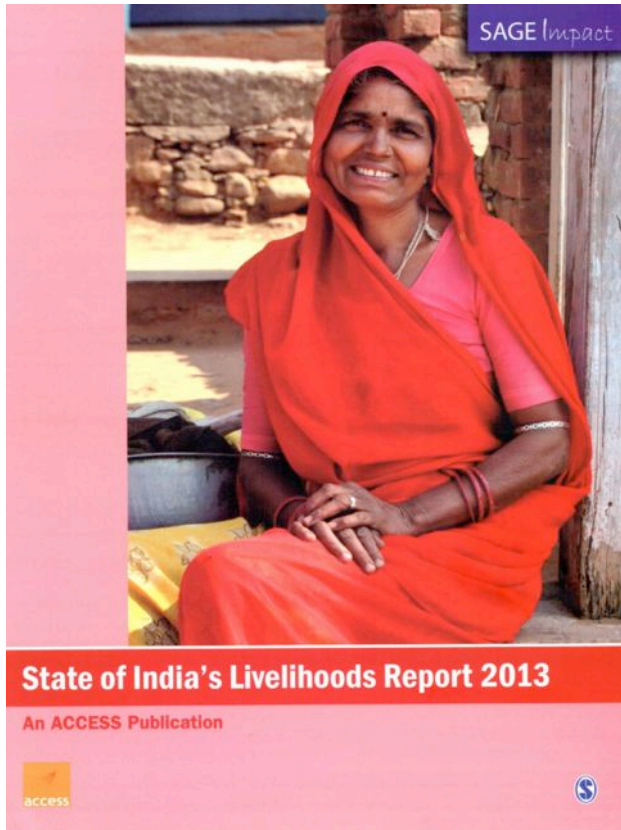
Another formidable obstacle in the path to scaling-up is the sourcing of funds. Accessing livelihoods finance from commercial banks and convincing specialized financial institutions to devote money to the sector is not easy. Financing of large scale projects has to be accompanied by robust project design, seamless supply chain management, identification of all stakeholders along the value chain, as also the market infrastructure that will support the proposed livelihoods initiative. Without a comprehensive solution, funds are difficult to come by. Financial worries apart, designing and implementing a large scale, high impact livelihoods projects is a complex task. The first couple of years need to be invested in institution building; the next two to three years are spent on creating financial infrastructure, building linkages with banks and microfinance, and developing financial literacy in the target group and among the stakeholders. While the financial groundwork is underway, livelihood mapping of the target region needs to be undertaken in view of the socio-economic and political context, opportunities, local markets and linkage with far-flung markets, market behaviour and response. Good monitoring and evaluation is the key to learning and understanding roadblocks early and making mid-course corrections.

It takes 7 to 10 years for the positive impact of a livelihoods program to be palpable even in the best of initiatives.

Furthermore, qualified professionals with expertise in livelihoods finance and programs are not easy to come by. Though individuals with management education can develop the competence to handle livelihoods projects, management program modules are generally

designed to impart expertise in running businesses rather than massive programs in livelihoods with innumerable touch points within a complex interconnected web of heterogeneous stakeholders and participants.

4. Highlights of the State of India's Livelihoods Report 2013 (SOIL 2013)



- A 360 degree study of the ecosystem within which the livelihoods issues are being sought to be addressed:
 - o Macroeconomic scenario
 - o Investment scenario
 - o Sector-wise analysis
 - o Incidence, spread and intensity of civil strife in the poorest areas

•Who are the poor? Are their livelihoods shifting away from agriculture towards services and construction? Is there a shift into more regular employment? The latest NSSO data does not provide clear answers.

•Why is there policy paralysis? Why is there a tendency to formulate new policies rather than execute old plans? What impact can the Union Budget 2013–14, the Twelfth

Five Year Plan, The Food Security Act, The Land Acquisition Act and the Mines and Companies Bill expect to have on livelihoods?

- The agriculture sector which contributes less than 15 per cent of its GDP still employs almost half its population. Despite attracting minuscule investments, declining farm sizes and massive inefficiencies in supply chain to consumer, agricultural production has displayed growth. Sustainable growth can be achieved through initiatives such as tenancy reforms, better practices in aggregation and supply chain development
- Has India successfully emerged as a welfare state? Are people more inclined to take risks because they have better fallback? Are they able to absorb shocks?
- How has India's skills policy been rediscovered in the Twelfth Five Year Plan? What does it mean to be trained and placed in India today? Can the current skills policy create options for Indian youth who have been failed by the school systems ?

5.1 What is scaling-up?

The conventional model of scaling-up implies that if something works, it is codified and scaled-up based on the inherent assumptions that the solution is transferable to another context and that there is an organizational capacity to transfer and scale-up.

Four other models for scaling have been tried in businesses in the past:

- 1) **Scaling deep:** One does not necessarily shift to newer context, but stays engaged in the same geography and addresses more needs of the same people. This model will work where the clientele is understood well and therefore other offers can be personalized. A forum for multiple players to provide a diverse set of solutions to the same target group then becomes possible.
- 2) **Scaling along:** This becomes necessary where the needs of the target group are evolving and in scaling along, organizations are able to build capacity to evolve along with the clientele.
- 3) **Scaling out:** This term is used in the context where a solution that is codified and seems to be working is applied in a different domain.
- 4) **Scaling through:** This option assumes model transferability. A model that is sufficiently codified is transferred to other franchisees to replicate in other geographies.

In the context of livelihoods programs while successful instances of scaling deep are many and scaling out is tried and tested, maximum challenges are faced in scaling along and scaling through. Scaling deep is largely within the vision and capabilities of the social entrepreneur on the ground while scaling out, along and through remain concerns for the investor who would like to maximize returns and state which would like to maximize geographical coverage.



Sankar Datta, Professor, Azim Premji University



L to R: Brij Mohan, Founding Chairman, ACCESS & Former Executive Director, SIDBI, Rajesh Tandon, Co-founder and President, Society for Participatory Research in Asia (PRIA)

Scaling-up could be either of the enterprise or of the impact. Both could have very different solutions. Innovations which have worked in one context may not be applicable in another. Even with customization such innovation could lose their essence.

Given the massive population that experiences livelihoods insecurity in India, the diversity of the people and their contexts in terms of production conditions, costs, physical reach, and social ethos and the severe pressure on resources, models are neither replicable nor easily transferable. Consequently, not being able to scale along or scale through is crippling livelihoods strategies in the country.

For the longest time, public policy in India has been based on a welfare construct rather than one focused on creating sustainable livelihood options with adequate market linkages that can enable populations to be self-reliant. A comprehensive multidimensional scaled-up sustainable livelihoods strategy must adopt an integrated approach to the rural and urban, formal and informal sectors in the economy and take cognizance of the dynamic nature of their inter-linkages. For instance, the phenomenon of India's burgeoning urban informal sector has to be juxtaposed against the country's progressively shrinking proportion of farming households (defined as households where more than one adult male are engaged in farming) and rising average age of the farmers to understand how the people are responding to economic circumstances and trying to seek livelihood opportunities. Public policy has to be able to observe and understand how people are thinking, anticipate the next set of needs and respond with prescience.

Creating livelihood options is not about a prescriptive approach of defining and promoting a set of activities that the state imagines people should be pursuing or can pursue. Who are the people stuck in poverty? What is it that they seem to be choosing to do? Do they have the skills to excel in these pursuits? What is the available skills base of the existing population? What is the market demand for skill-sets? Where is the gap? How can skilling and certification processes be put in place to enable productive livelihood choices. To raise and address these questions adequately and over time requires a degree of institutionalization and longer term investment that only the government is in a position to undertake provided there is the right mix of intent, commitment and follow-through.

6. Some issues in promoting rural livelihoods

6.1 Women's ownership and management of land

6.1.1 Many women in farming but few women 'farmers'

Land, in a rural agrarian economy is the source of food security, income and credit power. Any livelihoods initiative that seeks to achieve scale cannot leave out its 400 million rural women who constitute 33% of the total population of India as per the Census of India 2011. Indian agriculture is



L-R: Govind Kelkar, Senior Advisor to Landesa, Renee Giovarelli, Senior Attorney and Advisor, Landesa Center for Women's Land Rights

being progressively feminized with women doing the bulk of the work. While 63 per cent of India's rural male work force is engaged in agriculture, the figure is as high as 79 per cent for women. Women are increasingly engaging in pre-production, production and post-production activities and even the taboo associated with women ploughing the fields is being abandoned. Average farm labour by women in rural production is 55–66 per cent of the total labour.

In contrast to the large proportion of farm labour contributed by women, only 9.3 per cent of rural women actually own land. In most of the landless and semi-landless families, women and children suffer from acute poverty, malnutrition and illiteracy. 83 per cent of women engaged in agriculture don't own the land. Hardly 10–12 per cent of land holdings in India have women owners. Since women do not own land, they are not recognized as 'farmers' in Indian agricultural policy even though they are working on it full time—thus, becoming labourers on their own family land.

6.1.2 Why have women traditionally been deprived of land rights?

Daughters in patriarchal societies are considered transition members of the family. They are expected to join their marital homes upon maturity and are not considered the continuity factor in the lineage and hence non-contenders in the trans-generational transfer of family property.

Since marriage implies that the woman has to move from one family to another and not the man, the woman invariably loses the right to the family land. This is also true of polygamous situations where either the ousted first wife or the subordinate second wife (depending on how the equations work out) may be deprived of access to land. Either way, the burden remains with the women; men are unaffected by change in family status.

The other argument put forth is that the dowry given to daughters at the time they are married is their share in the family assets and they should expect nothing more. The ground reality though is that marriage- and dowry-related spends incurred by the family invariably accrue benefits to the husband and in-laws with hardly any asset building for the woman in question.

Single women are even more vulnerable. There are many instances of unmarried/widowed/abandoned/separated women being evicted from the family homes where



Prem Choudhary, Independent Researcher

their brothers/brothers-in-law refuse to support them. With neither family support nor any land such women are rendered destitute.

So strong is the bias in Indian society that even daughters are hesitant assert their inheritance rights as they have seen the entire asset being traditionally transferred to their brothers. Studies show that while women would indeed like to inherit and control the land they work on, as also its produce, wherever women, particularly married/marriageable sisters assert their right on the family-owned land, it is known to lead to estrangement with her brothers. This is a serious deterrent for even those women who are aware that they can claim their share under the law of the land.

Traditional, religious, customary, and social attitudes are centuries old and take a long time to change. Mere legal access to economic resources is not guaranteed to drive change in gender relations. For instance, women landowners have been known to pass on their lands to their sons while depriving their daughters. Also, men have been known to register their land in the name of the wife to claim tax benefits and lower registration fees for women. While in terms of statistics these pattas are women-owned, in terms of actual control of the asset, the wife exerts little influence.



Dr. T. Haque, Director, Council for Social Development

6.1.3 Why is ownership important?

For any pursuit of livelihood to be meaningful, it needs to fulfil three conditions:

- It has to be a pursuit of dignity
- The contribution of the worker should be given recognition
- The person who works must have the control or the right to the factors of production

Right to Land implies access or use, ownership and control of land. Right to Land gives economic identity, legal identity and social identity. Land is owned largely by men, who have a prominent individual identity in the Indian society. Women, in general, have relational identity *viz* wife of so and so, daughter of so and so, or sister of so and so.

Recent studies worldwide (from Africa to the US) have shown that both productivity and production increase when the ownership and control of land is in the name of the women managing and tilling the land. Women work harder and better and there is a palpable reduction in poverty and hunger experienced by communities where women are able to secure ownership over the land they till. Women in general are found to be less inclined to fritter away earnings on addictions or personal entertainment. Where

women own land, income flowing into the household increases as does the food and nutrition value; children get education and living standards improve.

Where this is not so, women have to depend on absentee landlords to ensure access to improved technology and information. They remain outside the ambit of credit institutions and even well-meaning government outreach and extension programs which are targeted at 'farmers' which these women are not recognized for being, though they, in every sense, are.

It is often argued that backward, illiterate and ignorant women cannot manage their land even if they are given the ownership. However it must be kept in mind that capability development is possible only when the triad of knowledge, skills and effective right to the factors of production is complete. Just transfer of technical information is meaningless without asset ownership.

As an instrument of long term poverty alleviation and empowerment, asset ownership with capacity building is far superior to income redistribution.

6.1.4 Prevailing national legislation and global mood on female land ownership

The first land-related legislation in India which spoke about women's ownership of property was enacted in 1956. Under the Hindu Succession Act, 1956, women were granted ownership to all property acquired either before or after the signing of the Act, abolishing their 'limited owner' status. While the Act gave equal rights to women, it was not implemented effectively (in fact it was not until the 2005 Amendment that daughters were allowed equal right to property as sons). As per Muslim Personal Law and even in customary laws in tribal society (except Khasi and Jaintia tribes, where the youngest daughter inherits property) women don't have a share in property. Even in the states such as Kerala and West Bengal which are relatively better placed in terms of implementation of land reforms, female ownership of land is a poor statistic.

The International Women's Movement has long been seized of the issues around female agricultural labour and land ownership. In 1979, the Government of India became a signatory to Convention on Elimination of all Discrimination against Women (CEDAW) which stated that women would not be discriminated against in terms of land and property rights. In several meetings and conventions on cultural, economic and social aspects, governments worldwide agreed to end discrimination against women. But the result so far has not been so positive.

Multiple reports in the recent past indicate that World Bank, which deals with economic and financial systems, is now focussing on the issue of gender inequality.



L-R: Vijay Pratap Singh Aditya, Co-founder, Director and Chief Executive Officer, Ekgaon , Neelkanth Mishra, Thematic Node- Inland Fisheries, RRA Network (National Secretariat located with WASSAN), Kamalendra Singh Rathore, Lead, Samarthak Samiti

6.2 Livelihoods approaches for the socially excluded communities: Some case studies

Socially excluded community form a substantive proportion of the rural population and strategies that ensure livelihoods for them are an important aspect of up-scaling. With marginal and under productive landholding and limited access to inputs, credit and other resources, the opportunities for the socially excluded households from rural areas for improvement of livelihoods are limited. Livelihood interventions for socially excluded groups need to address the twin challenges of bridging the resources gap and reducing discrimination in access to resources, inputs, entitlements and assets.

Scalability, sustainability and replicability of these interventions deserve discussion particularly because interventions such as the PACS scale-up program impact a large number of people. The evidence and outcomes are worth examining closely to draw lessons from them.

6.2.1 Udyogini

Udyogini is working towards pro-women skills in entrepreneurship in regions and communities which are otherwise considered inhospitable for enterprise. Though policy and practice have thus far focused on tribal regions and poor women, they have taken a strongly welfare approach. There is very little emphasis on skills, and virtually none on entrepreneurship. Focus is mainly on collectives and scaling self-help groups (SHGs) into federations. Udyogini has tried to align its model along the same lines as the value chain concept of modern markets.

In their attempt to identify a forest produce



L-R: Seth Petchers, Chief Executive Officer, Shop for Change; Vanita Viswanath, Chief Executive Officer, Udyogini

which could provide scale around income and entrepreneurship, Udyogini came up with lac which is a resin from trees like 'Ber', 'Kusum' and 'Palash' in Jharkhand. While there is demand for resin in the international market, production has gone down considerably with rapid deforestation. Udyogini has worked in two districts of Ranchi and Khunti in Jharkhand where a model has been established and the same has been replicated through PACS in Gumla. Principal scale drivers in the lac value chain identified by Udyogini are:

- 1) Gaps in the value chain: Research to identifying key gaps in value chain which in this case was in input supply i.e. brood lac.
- 2) Technology deficit: Traditional ways of harvesting resin were not working due to climate change. Therefore Udyogini partnered with the Indian Institute of Natural Resins and Gums, a government institution that had the technology but not the scale.
- 3) Community resource persons: Women from the community were trained to aggregate, value add and provide technical assistance on this technology. Earlier only men were trained.

Udyogini works with women who already own land on which these trees existed. Less than 20–25 per cent of the trees were being previously used. They have reached a scale of 9000–100,000 producers who have been trained, of which three quarters are already in lac production in first 2 cycles. While the initial round of investments came from a grant, all subsequent investments have been made by saving the brood and putting on the trees. The rate of return is 1:4, and in several cases 1:10. Moreover it involves only 15–20 days of actual work in a year.

6.2.2 Ekgaon

Ekgaon has worked on a three crop model in Mandla in Madhya Pradesh and Dindori in Chhatisgarh.

These regions are extremely backward and most farmers practice mono-cropping, mainly rice, and to some extent wheat in the Rabi season. Small crops like maize, barbati and others are grown mainly for self-consumption. The average income from the single crop is Rs 20,000–25,000 annually. Men migrate to cities in search of work and women by default become the farmers and take decisions on farming and crop of choice. These are small and marginal farms with less than acre of cultivable land each. Where the actual farm size is larger, more than an acre cannot be cultivated due to shortage of water or some such reason.

Ekgaon has brought together the farmers in these districts in contiguous clusters, the idea being to form production clusters which have scale. Ten thousand farmers have been divided into three different production clusters of 3500 farmers each and trained on making prudent cropping choices that can bring greater income such as oil seeds, legumes and varieties of rice that have a larger market. Ekgaon is reaching out to the cultivators with localized information and customized advisory as per crop cycles and then creating a

market access mechanism. The farmers get a message on their mobile on the activity they have to perform on a particular day or within coming one or two days. The messages are on a variety of aspects such as soil nutrient management, fertilizers, management of disease and pest and crop practices, soil management, irrigation timings etc. For the first time a personalized message being is sent to the individual farmer to cater to his/her information needs. This goes through a technology platform that was built and tested over a six-year period. The farmers are then linked to the market as well.

The productivity of crops can be increased in three ways—balancing the nutrient level in soil; reducing agri-input cost; and reducing the risk to crop by timely disease and pest control. Reducing agri-input cost by approximately 30 per cent translates into a saving of Rs 530 per acre of land. Information advisory also leads to crop productivity enhancement of approximately 10–15 per cent.

The end goal is to transform mono-crop farmers to double crop to ensure livelihood and a third crop for food and nutrition security. This model has been successfully implemented in Madhya Pradesh and Chhattisgarh and is being scaled up. Ekgaon has been working relentlessly for 11 years disseminating information and providing market access to rural producers.

6.2.3 Shop for Change

Shop for Change will be implemented through PACS Scale Up programme initially in Bihar, Chattisgarh and Madhya Pradesh and later in Jharkhand and UP. These states have the following common features:

- Above average dependence on agriculture (in the targeted states agriculture contributes 21–27 per cent of the state domestic product as opposed to all India average of 15 per cent)
- These states have more scheduled caste and tribe (SC/ST) farming families than any other
- SC/STs are more likely to be small or marginal farmers
- Small and marginal farms in these states are loss making enterprises

Why is agriculture unprofitable for small farmers?

Some relevant reasons that Shop for Change is trying to address include:

- Small and marginal farmers are forced to sell to unscrupulous middle men at distress rates especially when dealing with perishable products
- Middle men cheat rural small and marginal farmers
- Farmers also don't negotiate the price collectively
- Information on the use of farm inputs comes primarily from the sellers who are not necessarily the most authentic source of information
- Margins that could otherwise accrue to the farmers therefore flow downstream

Shop for Change believes that that if it adds value and creates markets for pro-poor farmers' groups through a shorter value chain, professional fulfilment and delivery and branding exercises, it can deliver to the consumers a competitively-priced product in such a way that there is a bonus built in to increase the income of the farmers. Shop for Change has developed a set of socially and environmentally sustainable criteria for the agricultural products. They identify farmer organizations in the field and certify them against socially and environmentally friendly standards. Once they identify the groups, they approach the buyers to purchase from certified farmer organizations. Farmer bonus and cost for certification and marketing is inbuilt into price for buyers. Buyer can use the Shop for Change Mark which adds value to the products and projects a responsible image. As on date, Shop for Change has promoted nine producers' organisations across seven states. They have also succeeded in creating 30 brand tie ups; products are available in 150 retail shops, hotels and online. During Diwali in 2013, 50,000 units of Shop for Change products were sold. All this fetched a premium of 10–50 per cent for farmers and artisans.

Some of the pressing challenges that Shop for Change has faced during implementation are:

- Social message is “cream on the top,” key that deliver on value for money
- Quality and service are non-negotiable, but can the farmers groups deliver this?
- Decision-making in a corporate partnership is at the top; access to the top management is difficult
- Once a corporate partnership is formed maintaining the company's enthusiasm post-launch is essential

6.2.4 Watershed Support Services and Activities Network

Worldwide strategy, business planning and investment in fisheries have been targeted at the marine sector. While large investments in trawlers and other infrastructure are needed in marine fishery, inland fisheries in India are located in small water bodies of 0.5 to one acre in the rain-fed area with water retention for 6 to 8 months in a year. As per official records, there are 50 lakh hectares of water bodies of less than half acre each in the country. If we take into consideration water bodies created under NREGA, it adds yet another lakh. In the last 50 years, the share of inland fishery production in India in total fisheries has gone up from 30 per cent to 70 per cent.

The Watershed Support Services and Activities Network (WASSAN) has been working through an inclusive fishery value chain with excluded communities in rural India in rain-fed areas where fishery is not considered a part of the agricultural system but an allied activity. WASSAN's model implemented in the tribal district of Malkangiri in Odisha has been very successful. Each block of Malkangiri in being targeted at a time for intervention as each block is homogeneous in nature as also has its own administration and a constant market. The model has also been rolled out in the tribal pockets of Bankura district in West Bengal with a local partner.

Under the model, access to the water bodies for cultivation is given to interested cooperatives or groups or individuals. Inland fishery in small water bodies is not of interest to large corporates or big entrepreneurs and is therefore more inclusive in nature. Under

WASSAN, inland fishing is spread over the entire Malkangiri district. Once production is underway, people are employed in running the hatchery, production of seeds, running the ice plant as also in transportation, fish vending and small service provisioning. Data reveals that a local fish vendor is able to sell a maximum of 20kg of fish in a day. While funds do not really need to be pumped high end technology in this business, there is definitely a need for greater capacity building of all stake holders in the value chain. For the first time, the Integrated Tribal Development Agency has invested money in Malkangiri in capacity building of small farmers.

WASSAN is replicating the same model in Naxal-infested areas of Jharkhand and Bihar. In Bihar, in particular, women's groups have shown a keen interest in fishery. Present production is up to a 150kg per hectare; if done scientifically yield can go up to 2000 kg per hectare. Since a large number of people can plug into the value chain, introducing 1000 farmers to the sector actually creates livelihood opportunities for 6000–7000 people in the area.

6.2.5 Samarthak Samiti

Samarthak Samiti is working with tribal communities to secure livelihoods through non-timber forest produce (NTFP) in Udaipur district in Rajasthan where NTFP contributes 17 per cent of incomes of the tribal community. Samarthak Samiti works on:

- Building capacity on the rights of tribal communities
- Lobbying with Janjati Nigam (government organization with monopoly rights on NTFP) which fixes the rate of NTFPs
- Supporting tribals who collect NTFPs and face harassment by the police or the Forest Department (Samarthak Samiti helps to secure the release of the people from the custody).
- Creating awareness among tribals on the right time of plucking of NTFP as also time periods during which they should be left undisturbed to allow for better yield.
- Developing access to local markets to ensure sale of NTFPs.

Overall they are active in the areas of awareness creation, group formation, skill training, NTFP collection and processing, lobbying and advocacy, legal support (when needed) and linking the produce with the market. They have also helped form a producer company to sell the produce.

Presently Samarthak Samiti is focusing on honey collection involving 2500–3000 people. Samarthak Samiti has trained them on improved harvesting techniques to extract honey from the bee hives in a way that contributes to biodiversity. Samarthak Samiti organized honey collectors into groups and offered Rs 80 per kg of yield as opposed to the government rate of Rs 40 per kg. As a result all the producers who earlier sold honey to government centres started selling to the cooperative centres of Samarthak Samiti instead. In order to sell the honey legally they have obtained food licences and have also registered their brand which has helped in marketing.

The other produce that the Samiti is focusing on is jamun or the black plum. Jamun juice and other Jamun products have gained currency recently as the panacea for diabetics.

6.2.6 Access's Model

Based on learnings from 30 programmes across country, ACCESS is replicating a model in Kandhamal district of Odisha, working with 7000 households. Soon the products from Odisha will be available in branded form and occupy the market, supporting the livelihoods of the tribal of the region.

6.3 Enabling sustainable farmer producers' organizations

There are millions of farmers categorized as small farmers in India and any livelihoods initiative that aims to make a far reaching impact on the lives of large proportions of the poor population must focus on the vulnerabilities of the small farmer.

The primary producer in our country is able to capture only 20–30 per cent of the ultimate market value of the produce whereas global standards dictate that unless the producer is able to get at least 50 per cent of the value, it is not considered a fair value chain. Small farmers typically own only 1–2 acre of land. They are constrained both by the lack of access to technology as well as working capital for the timely procurement of inputs (seeds, fertilisers etc.). Often farmers/ producers incur losses or sell products at marginal profits because of lack of market at the specific point of time and not having warehouses near the production location. Where the farmer is able access a warehouse to stock his produce, banks are ready to provide credit to the extent of 60-70 per cent of the value of produce stocked. Still the question of what to do for remaining 30-40 per cent remains. Moreover the farmer has to then sign a seventy page agreement that he can neither read nor comprehend.

6.3.1 Promoting Farmer Producers' Organizations

Nearly three years ago, the Small Farmers' Agribusiness Consortium (**SFAC**) under the administrative control of the Department of Agriculture and Cooperation, Ministry of Agriculture, Government of India, set out to address four core deficits that the small farmer is a victim of through the promotion of producers' collectives:

- Investment deficit
- Technology deficit
- Input deficit
- Market deficit



L to R: Pravesh Sharma, Managing Director, Small-Farmers' Agribusiness Consortium, Ved Arya, Chief Executive Officer, SRIJAN; Amar K.J.R. Nayak, Professor of Strategy and NABARD Chair Professor, Xavier Institute of Management, Bhubaneswar; Ved Arya, Chief Executive Officer, SRIJAN; Ayan Banerjee, India Representative, SCOPEinsight, Trilochan Sastry, Professor Indian Institute of Management, Bangalore & Founder Chairman, Association for Democratic Reforms (ADR)

The idea behind a producers' collective is to address each of the four deficits in order to ensure a fair value chain for the 140 million farming households in India.

A collective is envisioned to function successfully within a three-tiered structure where in the producer bodies form the base. The government, civil society, financial institutions and donors who play the role of facilitators form the intermediate tier. Facilitators are uniquely placed to create linkages between the producers and market drivers at each end of the value chain in order to unfetter better gains for the producers.

The aim is to rope in at least 70 million farming households in different collectives over the next decade. Building the ecosystem will be an incremental effort that will unfold over the decade.

Government of India has announced a National Policy for Promotion of Farmer Producer Organisations as a mainline activity under the Rashtriya Krishi Vikas Yojana (RKVY) in 2013. Revised and updated Farmer Producer Organisation Process Guidelines have also been simultaneously released by the Department of Agriculture and Cooperation, Ministry of Agriculture. There was an expectation that the 2013 Budget may give tax exemptions to Farmer Producer Organizations (FPOs) hitherto available only for cooperative societies and also give them more scope to access funds through External Commercial Borrowings up to \$10 million at par with NGOs and non-banking finance companies. However, the 2013 budget has been silent on this.

A new scheme effective January 1, 2014, has been announced under which every Producer's Collective can access matching grant to double its equity up to a maximum value of Rs 10 lakh. This would help them leverage working capital from the bank. Along with the equity grant, the scheme will have a window for credit guarantee fund. Any bank which lends to Producer Company up to Rs 1 crore without collateral will get a cover of up to 85 per cent from SFAC at a marginal fee.

6.3.2 Structuring Producers' Collectives

Forming producers' organizations is both a challenge and an opportunity. The organizational design of farmer producers' organizations should take into consideration the issues of size, scope, technology, management, ownership and market landscape. For facilitating sustainable producers' organizations, the following need to be kept in mind:

- 1) Taking decisions on scale: Should the producers' company scale-up? What should be the scale size? Within what time frame should it become efficient? Break even? Make profits?

- 2) Taking decisions on scope: Should the producers' company look towards widening its scope? Or should it develop multiple touch points with the same client base? What should the strategy for widening scope be?
- 3) Ensuring access to working capital: Producers' collectives are not treated as commercial entities. Hence, even if they are functioning viably, they have to wade through a maze of regulations that are specifically designed to impede access to working capital loans. It is important to take cognizance of these regulatory obstructions and remove them for producers' collectives to function effectively and gainfully.

A network of agricultural banks with the sole mandate of catering to the credit needs of producers' collectives may be thought of.

- 4) Creating awareness and making documentation accessible to the farming communities: If farmers receive relevant education in the language that they speak which gives them working knowledge of the paperwork they need to undertake while engaging with lenders, the process will become far less inscrutable and daunting for them.
- 5) Substantial share capital that members have to buy is the only basis on which a producers' collective can be run. Loans can be leveraged as building a membership stake is imperative.
- 6) Ensuring access to warehousing facilities: A godown could be built in every Gram Panchayat, run and maintained by its users.
- 7) Minimizing environment impact and social impact: Since a producers' company is unique in the sense that the owners of the company are also the users of its services, a producers' company has to take into account the environmental and social impact of its business. The members of the collective will immediately feel the adverse environmental and social outcomes if any of their activities. This characteristic sets it apart from other businesses.

SCOPEinsight

SCOPEinsight is a Dutch Agency that helps social enterprises which cater to agri businesses. It has developed a tool that helps assess an organization on the basis of over 200 parameters related to supply side challenges, markets, sustainability issues, enablers, and risks peculiar to the geographies in which a producers' organization operates in order to determine if it should be a beneficiary of public money. The tool creates a credible approach to scaling up and assessing timelines for sustainability. It is envisioned that the tool will be able to facilitate access of producers' collectives to mainstream financial markets. At an aggregate level, the assessments can expand sector understanding and help in policy formulation.



L to R: Paul Basil, Founder and Chief Executive Officer, Villgro Innovations Foundation; Satyan Mishra, Founder and Managing Director, Drishtee; Ajay Chaturvedi, Founder CEO, Harva

6.4 Social enterprise approach to reach the bottom of the pyramid

The social enterprise model has been able to effectively deliver livelihood outcomes, especially by connecting rural producers and urban consumers. In the past, organizations trying to address social issues were often stereotyped as being idealistic and philanthropic, lacking in business acumen or entrepreneurial abilities. However, with greater convergence between the social sector and private enterprise sector, it has become increasingly apparent to both players that pure philanthropy and pure private capitalism are both inadequate when it comes to building sustainable institutions. Gradually both sets of players are moving towards a more blended solution where organizations are responsive to opportunities and display entrepreneurial instincts while pursuing social goals. The hallmark of a social enterprise is that it is not dependent on goodwill funding but is a self-sustained business model, making profits while uplifting society and thereby creating livelihood opportunities.

6.4.1 Some prominent social enterprises in India

Drishtee is an India based business that provides information technology goods and services to rural India through village kiosks that are run and managed by local entrepreneurs. These kiosks are developed using a franchise and partnership model. Some of the services provided by Drishtee include computer education, English courses, rural BPO, government services, health, insurance, e-commerce, microfinance etc. Through its low cost, direct delivery network of over 2,400 kiosks, Drishtee has impacted the lives of over 1.5 million people in rural India.

HarVa is an Indian Business process outsourcing (BPO) company. It is the first BPO set up in rural India which employs only women. It also has a division, Community Based Farming & Waste Management, which trains men in latest farming techniques. HarVa means Green for the villages and stands for *Harnessing Value* of rural India. The company has hired about 500 rural women and started training them, and deployed about 50 women on its first project. The company plans to provide employment to 5,000 women across Haryana and Bihar by 2014.

Rope International is a lifestyle and home décor enterprise that employs nearly 1,000 rural artisans, and has not just provided them with employment opportunities but also given traditional handicrafts a new lease. As a social enterprise, ROPE International started in 2007 with the objective to create employment and market access for rural artisans in India. All its products are based on natural materials such as banana fibre, bamboo, and jute. ROPE, using its innovative social business model, is fast-growing and rapidly developing into a leading brand in handmade and natural home decor & lifestyle products.

6.4.2 Key learnings from running a social enterprise

- The enterprise should be based on sound business principles and social objective should be met through the successful business rather than at the cost of it.
- Social ills such as female foeticide or other gender discrimination or caste-based atrocities may be rampant in the ethos in which the social enterprise is working. The management has to take very carefully considered decisions on whether it wants to get involved in such matters or not. The route to empowerment followed through the social enterprise is to create sustainable and profitable livelihood opportunities for deprived/marginalised/impoverished groups. The extent to which the enterprise will get ensnared in resolving other social issues that grip these groups is a tough but necessary call to take because too many objectives sometimes dilute organizational purpose and then no goals are reached.
- While it is important to set high benchmarks to measure one self against, it takes time for the impact of social enterprises to be palpable. Quick fix results cannot be justifiably expected. As long as the business can sustain for a long period of time, the incomes streams to the bottom of the pyramid are bound to stabilize.
- Research undertaken while setting up and running a social enterprise has to be bottom-up rather than top-down. If a certain BOP community or group is being targeted, then their talent pool, strengths, weaknesses, proclivities, needs and compulsions have to be studied closely to ensure success. Sometimes, it is found that the target groups are surprisingly receptive to training and pick up rather quickly. At the same time, disappointments are many.
- It also takes sustained effort over long periods of time to groom talent at the bottom of the pyramid. Initial set-backs should not whittle away entrepreneurial zeal. One may invest in a young talented resource and train her only to lose her to marriage in a different village. Ground realities have to be recognized and factored in at each level.
- Target market for the products and services being offered by the social enterprise needs to be carefully identified to ensure that it is both deep and wide and diversified enough to sustain demand for the offerings over a long period of time. Linking village panchayats to district panchayats increases the reach of the village unit



Session Moderator: Sankar Datta, Professor, Azim Premji University; Panelists: Rajesh Tandon, Co-founder and President, Society for Participatory Research in Asia (PRIA), S. Sivakumar, Group Head of Agri and IT Businesses, ITC Ltd., Brij Mohan, Founding Chairman, ACCESS & Former Executive Director, SIDBI

6.5 Some innovative approaches to scaling-up rural livelihoods programmes

6.5.1 Deshpande Foundation, Hubli District, Karnataka

Deshpande Foundation is not just a funding body but also an enabling and implementing agency. It has adopted a multi-dimensional approach to rural livelihoods promotion by creating a favourable ecosystem of finance, mentorship, assistance, space and time for scaling-up livelihoods initiatives.

Some of its programs are outlined below:

1. It has developed a tree-based farming model along with partners such as the BAIF Development Research Foundation and SRI International. Cost of tree based farming which was once Rs 40,000 per acre is today as low as Rs 4000–Rs 1000. Cost management is a very important aspect of successful up-scaling of any initiative. In farm based models, it is easier to work with farmers who have more than 3 acres of land and the model is also more predictable. Farmers with less than one acre of land are vulnerable and making a small farm viable for the farmer remains a challenge.
2. In the non-farm sector, Deshpande Foundation is running a skilling programme which has successfully trebled the earnings of more than a thousand young participants.
3. The foundation is also running a programme called Navodami which supports new rural entrepreneurs in the non-farm sector. It works with people who have skill and want to build their businesses.

6.5.2 Community Managed Sustainable Agriculture in the Society for the Elimination of Rural Poverty

The Society for the Prevention of Rural Poverty (SERP) works across 14 verticals related to poverty alleviation focusing on livelihoods activities, human development and social safety network. It supports legal federations of 1.2 crore rural households with women as the key stakeholders.

It runs a Community Managed Sustainable Agriculture (CMSA) program which is demand-driven in spirit. The CMSA caters to the two fundamental demands of rural women that agriculture-based livelihoods be sustainable and value chains be fair to the small farmer. Around 25 lakh farmers are participants in the CMSA across 40 lakh acres of land. Local natural resource base is used for inputs and eco-agriculture value chain is the mantra of CMSA. Scientific integrated pest management is promoted. Best practicing farmers are inducted as community extension workers. The programme is monitored regularly and technology has been deployed effectively to make the program both efficient and accessible.

The program aims to promote integrated farming systems, watershed management, household/ individual nutrition security (with special strategies designed for the ultra poor and the landless), value chain investments, market and brand development and producer organizations.

6.5.3 Digital Green

Digital Green is a knowledge platform which works with existing, people-based extension systems, aiming to amplify their effectiveness through an ICT-enabled approach. Their model combines technology and social organization to maximize the potential of building the capacity of community members on improved, sustainable agriculture, livelihood and health interventions. They also facilitate knowledge exchange, engagement for partners looking to learn, contribute and connect on social innovation practices toward improving lives in rural communities.

They work with partners such as SERP and PRADAN to share knowledge and capture feedback with supported technologies that allow partners to locally produce and share videos in villages all around the world. Partnerships with SERP and PRADAN have been very productive because these organizations remained invested in providing common resource persons (CRPs) for different activities like knowledge exchange, financial services and private sector linkages.

Digital Green is also working with the National Rural Livelihood Mission on the knowledge exchange dimension to build the capacities of communities for producing and sharing content by people and for the people on a variety of topics. In the process, they are also able to capture what is working and what is not. By capturing data and feedback across communities, better alignment of programmes with the needs and interests of communities has become possible.

Farmers are using the internet in mobile phones to get new inputs on farming. Audio visual shows are being screened as effective methods of capacity building, awareness and

education. With access to technology, people are able to see, feel and learn from demonstrations and new models that they can replicate.

6.5.4 Why the National Rural Livelihoods Mission is important

The National Rural Livelihood Mission is a flagship livelihoods program of the Government of India and all possible resources, departments, and personnel have been dedicated to the mission. It is focussed on building upon community institutions to strengthen the hands of the people such that emerging livelihood solutions can be sustainable without dependence on dole or support. To run a large scale national program in India requires huge orchestration of multiple stakeholders ranging from the government, NGOs, community institutions, banks, market players. This is being made possible through NRLM where all possible resources, collective learning, capabilities and systems have been marshalled together in mission mode. NRLM has been different from other national programmes because it:

- Charges the states with the authority to prepare their own plan
- Depends on the central government for technical support and not for resources (the World Bank is also providing non-lending technical assistance to the programme)
- Tries to deliver outcomes through the convergence of public-private-civil society and the social sector
- Has a dedicated management unit that is developing national level management systems

7. Urban livelihoods approaches—Need for a new thrust

It is the quest for livelihoods that drives people to the cities—the hope of a better life, greater opportunities that can be availed off irrespective of caste barriers or discrimination. And yet, the face of urbanization in India today is urban slums rather than the roads and the malls and the cineplexes. Slum-dwellers contribute handsomely to a city's economic growth and yet clear cut policies and programmes for the urban slum dwellers are prominent in their near absence. The realities of the urban poor whose livelihoods are industry or service sector based, are very different from those faced by the rural poor whose livelihoods are natural resource based. Living in cities is expensive as are access to food and healthcare. The incomes of the urban poor are hardly able to keep pace with rising prices of daily living and many are condemned to deeper poverty and wretched living conditions with each passing year.



Arbind Singh, Founder and Executive Director, NIDAN

Ironically, while most donor agencies, organizations and institutions are based out of cities, the urban poor are a neglected lot. Urban local bodies are ill-prepared for the sheer deluge of citizens in under their administration. There is serious deficit in governance with multiple authorities such as police, the municipal corporation, the Public Works Department, and regional development authorities all working at cross-purposes. Furthermore, instead of delivering governance, what the multiplicity of agencies has succeeded in doing is to add layers of extortion to the trickle of income that the urban slum dweller is able to earn. After he/she has paid the police, the gang lord, the mafia, PWD and others in exchange for their benevolence, there is precious little left for sustaining himself/herself and the family.

The urban poor is not a homogenous entity with a single closed set of problems. There are the homeless, migrants, people suffering from HIV/ AIDS, sex workers, street children, victims of substance abuse...the list could go on. Each group is in the grip of a set of complex social, livelihoods, and health-related issues that are unique to that particular group. In any strategy being designed for the urban poor, differentiation and customized programmatic approach is essential for sustainability.

7.1 Designing better urban livelihoods programmes

7.1.1 Capacity building and skill development

For any urban livelihoods programme to be successful in the long-run, skill building and relevant training of urban youth on an ongoing basis is imperative. Once a certain group has been identified and targeted, the aspirations and inclinations of that group need to be understood. This has to be then reconciled with the skill demand in the market. Some relevant questions to answer are:

- Where are the jobs?
- What are the skills needed to do these jobs?
- What sort of training is required for the purpose?
- What are existing governmental and non-governmental training programmes delivering?
- How can our programme ensure such training of market acceptable employable standards?
- How can the supply chain of trained personnel be made more sustainable and inclusive?



Shri Arun Kumar Misra, Secretary, Ministry of Housing and Urban Poverty Alleviation, Government of India

- Who will deliver our programme? Is our model for training the trainers robust?
- How do we forge a partnership among the community, vocational training centres and the private sector?
- Where the revenue base of the municipality is weak and its role in urban poverty alleviation is negligible how do we strengthen the urban local bodies and create urban resource centres?
- Can the urban resource centres serve as information banks on potential employers and employees as well as skills demand and supply?
- How do urban resource centres and municipal bodies bring together different stakeholders to ensure sustainable livelihoods?
- How can small and medium enterprises in urban areas be strengthened to create greater employment opportunities for the urban poor?
- Can unskilled urban youth be placed as apprentices to master craftspersons to train under them?
- Is there a component that caters to the need for training on life skills and job ethics?
- How can one ensure scalability and structured proliferation so that greater outreach is achieved?
- How can regular guidance, hand-holding and follow up be ensured even in the scaled up model?



Release of Sitaram Rao Livelihoods India Case Study Compendium and Presentation of Awards

7.2 Meeting short term credit and working capital needs of the urban poor

It is well established that urban poor needs credit. The question is credit in what form? The National Urban Livelihoods Mission (NULM) in some ways replicates the structure of NRLM without fully examining whether federation of self-help groups will at all sustain in the urban context. Different approaches are needed to tackle the specific needs of different groups in urban areas. One solution will not fit all. Collective and individual savings and internal thrift and credit system. Community saving and credit is a sustainable mechanism for ensuring sustainable livelihoods. Experiments have been made with products like training grant. It is fine if people who aspire to get training are linked to government programmes, otherwise they could take a loan for skill training.



Kishore Kumar Singh, International Poverty, Reduction Specialist, UNDP Bangladesh

7.3 Case Study: Ujjivan Financial Services

7.3.1 Completing the Youth–Training Centre–Jobs Traid

Ujjivan Financial Services liaises with skills training programmes and centres run by the government as well as NGOs by mobilizing unskilled, unemployed urban youth to come to these centres, getting them enrolled, and helping them choose a vocational trade that suits them. Ujjivan also sees to it that once trained, the youth received a job offer. For placement, recruitment camps are also organized in the microfinance branches of Ujjivan. Ujjivan further engages with various organizations where these trained youth, in particular women, can work in a relatively secure environment. Since the firms get access to trained personnel while the trainees are offered a steady source of income it becomes a symbiotic relationship that Ujjivan facilitates.

Ujjivan routinely tackles issues related to lack of motivation and discipline among the youth when the training programmes attempt to instil principles of time management, self-discipline, perseverance, patience, commitment among the trainees. In the absence of proper parental guidance, family support, and poor educational attainments, generally life skills among the program participants are poor. Meeting mentoring and monitoring needs of the participants remains a challenge throughout the process—when in training, while starting at the workplace, and while discharging ones duties at the workplace.

7.3.2 Undertaking a financial literacy programme

Ujjivan also facilitates a five-module financial literacy programme in the urban areas to ensure that:

- People understand their finances
- People are able to take correct expenditure decisions based on income streams
- People are able to define and work towards aspirations and goals in terms of financial security and well-being

The program participants are trained on book keeping so as to manage their records well. Financial diaries have been introduced so that the beneficiaries can track their income, expenditure, savings, credit and repayment. This helps them to understand their present financial health and where they are headed and accordingly helps them to work better, earn better and lead a good life. Ujjivan also helps the participants secure higher loans from microfinance institutions for entrepreneurial ventures that can ensure sustainable income. They are trained on the basics of savings options and provided assistance in opening their savings accounts.

7.3.3 The Urban Ultra-poor Programme

The livelihood programme for the ultra-poor families has been one of the unique programmes that Ujjivan has been implementing among the poorest of the poor urban slum dwellers. They are provided with skills and placed in good jobs that interest them. 90% of the households in this programme are now employed and earn about Rs. 4000 every month.

7.4 Case Study: National Association of Street Vendors in India

Since its formation, NASVI is committed to struggle for creating a supportive environment for the street vendors to carry out their legitimate vending. All the initiatives of NASVI are focused on securing the livelihood of street vendors through policy interventions, changes in political-legal environment, dialogues with policy makers, administrators and planners, organizing state-level, national and international conferences, organizing struggles/processions/demonstrations/dharnas, supporting in crisis, providing legal aid, capacity building of street vendor organizations, financial services, collecting and disseminating information about issues concerning street vendors, sensitizing society about the issues of street vendors and so on.

NASVI has been able to get Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill, 2012 passed by the Lok Sabha (September 2013) and the Rajya Sabha (February 2014). According to the Act, every city will now have vending zones which will be determined by the Town Vending Committee. The Town Vending Committee will have 40% representation from street vendors and 10% from civil society organizations. Every five years there will be a survey of street vendors, and all vendors covered once will not be evicted. A vendor who has a certificate of vending will not be harassed by any other entity be it the police or the municipality.



L to R: Hemant Gaur, Promoter Director, Siddhivinayak Agri Processing Pvt. Ltd.; Biswajit Sen, Senior Rural Development Specialist, South Asia Region, World Bank; Arend Vording, Specialist, Value Chain Development at ICCO; Sanjeev Asthana, Managing Partner, I-Farms Venture Advisors Pvt. Ltd.; Malcolm Harper, Professor Emeritus, Cranfield School of Management; Yogesh Ghore, Senior Program Staff, Coady International Institute

8. Role of the Private Sector

8.1 Inclusive Value Chains – What’s in it for The Private Sector?

Nationally and internationally, agricultural markets are changing rapidly. This is driven by value chains that link rural areas with big retailers or supermarket chains in major cities as well as export markets. This means that farmers must be much more market-responsive if they are to access these lucrative markets and remain profitable. Closer business links between farmers, agroprocessors, exporters, traders and retailers have great potential for mutual benefit. There are many different ways in which farmers can be linked to markets. For example, leading farmers, farmer groups, producer organizations or cooperatives can link farmers directly with retailers, exporters, traders or agribusinesses.

Furthermore, a conducive business environment is a crucial pre-requisite for successful private entrepreneurship, which is urgently needed in the agricultural sector. It encompasses improving the legal and regulatory framework to attract private investment in the development of value chains, in the provision of infrastructure and services and participation in sector-specific policy-making processes. Private sector stakeholders who invest in agriculture include commercial farmers, agro-processors, food manufacturers, retailers, exporters and agro-enterprises. When any private company gets into a new area, it takes about three years for them to establish themselves and gain acceptance among the farmers. Where NGOs are already active on ground, organizing the farmers, there are many private players interested in liaising with them, preparing the farmers and linking them to the markets.

Agricultural policy for 50 years in independent India prioritized food security with an emphasis on the production of cereals namely rice and wheat and coarse grains whose contribution in agriculture GDP today is 25%. In the recent past, 75% of agriculture has moved to high value products such as fruit, vegetables, milk, meat, honey, bamboo etc. Enormous activity is building in non-cereal space. That is where the value chains are going to play a very critical role. Value chain development involves bringing together and strengthening the business partnerships between the different players who produce, trade, process and market agricultural products. The most important challenge is to bring small farmers into value chains as reliable and profitable partners. Without small farmer-focused value chain development, increasing numbers of farmers will be side-lined and excluded from profitable markets and be trapped in subsistence production.

To what extent is the private sector interested in making its supply chain sustainable by partnering with civil society organizations and producer groups?

8.1.1 Some Partnerships That Have Worked Out Well

8.1.1.1 Siddhivinaik Agri Processing

Siddhivinaik Agri Processing Pvt. Ltd. is a potato supply chain player. It provides potato seeds to farmers with all the relevant inputs so that they can produce potato that can be processed. The potato yield is then supplied to 60–70 small processors in addition to large processors.

The key strengths and differentiators in their work are:

- Excellent partnership with ACDI Voca, an NGO which successfully organized the farmers, mediated with them and ensured credibility and trust building between the firm and the producers.
- Geographically diversified procurement base with active engagement model with farmers
- Procurement management for marquee client base with capability across multiple potato varieties
- Strong processes for quality control and compliance
- Technical & consulting wing to provide integrated one stop solutions
- Venture Capital backed with experienced team and board along with strategic partnerships in place.

8.1.1.2 Kegg Farms: Backyard Poultry

Since 1990 Kegg Farms is dedicated to the development of rural-specific poultry stocks branded 'kuroiler' and is the first commercial entity in India to focus exclusively on development, production and supply of scientifically developed poultry stocks for production in village households. Kegg Farms, through a unique and innovative supply chain, reaches out to one million disadvantaged rural households, across 13 states

generating INR 450 million as additional livelihood especially for women. Other than the rural poultry program, high quality, near organic eggs branded 'KEGGS' have been introduced in the National Capital Region and have proved to be a huge success.

8.1.1.3 Honey Care Africa

Honey Care Africa was established in 2000 as a private sector social enterprise to promote sustainable community-based beekeeping in eastern Africa. In partnership with a number of local NGOs and international development and financial institutions, as well as the governments of Kenya and Tanzania, Honey Care undertakes village-level demonstrations and provides microfinance, training, and community-based extension services. Honey Care also provides a guaranteed market for the honey produced by small-holder farmers at fair trade prices. It collects the honey at the farm gate and pays for it on the spot, then processes, packs and sells the honey for a profit through supermarket chains and other industrial clients. Its "Honey Care Africa" and "Beekeeper's Delight" brands are well known in the East Africa region and have captured a significant market share.

Under the tripartite model of Honey Care, they manufacture the bee hives, sell them to the farmers and buy back honey from them. Since as a for-profit organization, it can't give the bee hives on credit and small holders do not have capital to buy the hives, Honey Care facilitates partnerships with microfinance institutions to ex loan to the farmers and build rapport with the farmers.

Honey Care Africa-

- Invested in technology and product development
- Single value chain
- Very closed loop—selling beehive to its farmers and buy back the honey.
- Model requires you to replicate it in other places.

Success factors were non-tangible factors define the success of this enterprise such as trust, consistent supply, stakeholder engagement, long term commitment and continuous innovation. It still took them 8 years to take the model elsewhere.

8.1.1.4 Farm Shop, Kenya

70% of Kenya's population relies on agriculture and livestock production for their livelihood. Access to basic inputs and services is missing. Farm inputs are critical for higher farming productivity and a prerequisite to graduating from a subsistence living (earning less than \$2/day). The majority of farmers rely on agro dealers for access to farm inputs such as seeds, fertilizers, pesticides, veterinary drugs and equipments. However, most of Kenya's 10,000 agro dealers are limited in their capacity to address the needs and demands of the farmers that depend on them.

Farm Shop is a social enterprise with the mission of increasing smallholder productivity by providing farmers high quality products, services, and information. They are building a franchise network of agro dealers located in rural, underserved areas of Kenya. Their retail shops are clean, modern, and professionally managed. They provide all the tools that the farmers of the future need to be successful, whether that's high-quality hybrid seeds,

affordable financing, soil-testing services, or cutting-edge training and information. Each of their franchisees is an emerging leader in their community and their shop becomes the hub of everything new and innovative. At present they are working through 12 shops which they plan to eventually scale up to 500 shops. They are building partnerships with seed companies, fertilizer companies, agro input suppliers, financial services firms. They are strongly invested in distribution and network development. Theirs is an open source model based on multiple value chains where any product may be sourced from any one. As a result it is extremely flexible and replicable

8.1.2 Some Critical Learnings

Private sector players are much better placed to design and enhance value chains as this is about running a profitable and sustainable business and not a standard donor driven social sector project. If all stakeholders in the value chain gain from it, then it will grow and generate its own funds, and diversify along the way. The role of NGOs and CSOs is limited to observing and learning, capacity building (which is different from value chain management), assisting and preparing the ground for the private sector to play the part. As long as the venture can be viewed through the entrepreneurial lens as something that makes business sense and everyone makes money, and not as some CSR activity on the side, businesses will build on the existing activities of small producers and create value chains that will last.

However, a lot of homework is necessary before partnerships for market linkages can be forged. The household economy of the small producers needs to be understood. Value chain is not only about market linkage. There are also backend linkages for input supply and increasing productivity. For instance, under a project involving small cattle owners in Bihar, Jeevika got into a partnership with the Dairy Federation which was active and profitable for about two years before milk supply petered out. It was found that the impoverished dairy farmers seldom had any surplus to sell. Furthermore, cattle are share cropped in Bihar so after sharing half their produce with their debtors, the cattle owner simply had nothing to sell to the Federation.

Hence much groundwork is required in terms of investments in the backend, before the private sector can come in with their value proposition. The work of ICCO Cooperation is pertinent in this context.

ICCO Cooperation

ICCO Cooperation is a global cooperation with roots that go back to 1964.

With approximately 300 employees (60% non-Dutch) and a budget of some 100 million euros, ICCO Cooperation offers worldwide financial support, lobby and brokerage services within a coherent, joint programmatic framework. ICCO Cooperation works with local non-governmental organizations, the private sector, churches and networks that work towards creating sustainable economic development, democracy and peace, access to basic services, food & nutrition security and climate mitigation.

ICCO's operations consist of a Global Office in The Netherlands (Utrecht) and 7 Regional Offices around the globe. They have relations with 900 partners in 41 countries. They are working with the private sector in four different ways: Private sector development in developing countries (pro-poor value chain development whereby SME as one of the chain actors receive services capacity building, links to markets, access to finance); Private sector engagement (working with large companies to become more inclusive, linking to producer organizations, developing inclusive value chains); Private sector advocacy (e.g. promotion of Human Rights in Business framework); Private sector fundraising (co-investing, co-creating).



Caption

L to R: Aditi Halder, Director– GRI Focal Point India; Joy Deshmukh Ranadive, Global Head, Corporate Social Responsibility, Tata Consultancy Services; Ajay Sud, Legal Practitioner and Chartered Accountant ; Viraf Mehta, Country Coordinator, RAGS; Praveen Aggarwal, Chief Operating Officer, Swades Foundation

8.2 Corporate Social Responsibility—Commerce or Commitment?

8.2.1 Approach to CSR in India

The Ministry of Corporate Affairs, Government of India had released Voluntary Guidelines on CSR in 2009 as the first step towards mainstreaming the concept of business responsibilities. Keeping in view the feedback from stakeholders, it decided to revise the same with a more comprehensive set of guidelines that encompass social, environmental, and economical responsibilities of business. These guidelines were published in 2011.

Rajya Sabha, on August 8, 2013, ratified The Companies Bill, 2012, as passed by the Lok Sabha about eight months ago. As and when consented to by President Pranab Mukherjee, the new legislation will replace the 57-year-old Companies Act, 1956. The Bill, as ratified by Parliament, mandatorily earmarks 2 percent of net profits of companies for corporate social responsibility (CSR) spending. This has profound implications for business. This is an unprecedented step and no other country in the world has made such a strong statement on CSR.

United Nations Guiding Principles asks the corporations globally not to violate human rights. In India, Principle 5 of the National Voluntary Guidelines asks corporations not only to respect but in certain conditions also support and promote human rights. CSR seeks to minimize the negative impacts that business has on parameters such as environment, workplace, consumers, society and human rights and maximize the positive impacts. The

aim for the last quinquennium has been to make Indian business competitive globally while discharging their duties towards the environment, workplace, consumers, society, and human rights are part of global competitiveness.

8.2.2 What does CSR expect to achieve?

CSR cannot be bracketed as the cost of doing business, or additional cost of doing business, but must be viewed as the responsible way of doing business. Corporate economic responsibility and corporate social responsibility have to be balanced; CSR cannot be separated from issues of business sustainability. CSR is not a question of choice, a statutory requirement that needs to be integrated into plans for strategic investments. The CSR strategy of an organization must take into consideration the right competency model for the organization, right partners to execute the programme, input matrix, outcomes, outcome measurement over a period of time and best practices dissemination to replicate and scale-up. The Companies Bill in this way puts responsible business behaviour agenda in the forefront.

Based on the nature of business, there are largely three kinds of CSR, not mutually exclusive:

- Curative CSR – Certain amount of damage has happened and the attempt through CSR is to ameliorate the impact to the extent possible.
- Preventive CSR – The business expects, in the pursuit of its mandate, to have certain adverse impact, which it tries, through preventive CSR to minimize ex ante.
- Promotive CSR – Where CSR activities are not seen to have immediate quid pro quo but are expected to bring some benefits in the long run, promotive CSR is said to be practiced.

A strategic CSR plan will have a combination of all three.

CSR raises the bar in terms of professionalism and expertise and offers prospects for new types of collaboration, and teamwork across institutional boundaries. Core competencies of companies in value chains, supply chains, logistics, technology, finance etc. can be deployed for addressing issues of scalability in the social sector.

While the Companies Bill will lead to increased transparency about corporate social work on the one hand, there will also be greater scrutiny over CSR. Therefore the focus needs to be on good practices, defining terms and conditions and to have periodic assessment of what the 2 per cent allocation of profits to CSR is yielding in terms of outcomes.

All positive outcomes of CSR do not merely flow from the company to the beneficiaries. There are many examples of companies using CSR activities to help them understand new clients and the dynamics of working with those clients and the way their core business can help them scale it. Moreover, when the corporate staff works in the for-profit sector but is engaged in a not-for-profit project within that, a greater purpose in life is revealed through day-to-day work, an uplifting experience. An informed company is able to tap into this positive energy and use such activities to bind the employees, create a constructive

company culture, reduce fatigue and keep up employee morale. Companies that have a strong CSR objective and large CSR programme have benefited from quick brand recognition and long term brand recall.

8.2.3 Tripartite dialogue between state, corporates and civil society

Even two years ago a dialogue was difficult between corporate firms, civil society and the state because responsibilities were neither allocated amongst them nor was there a common language. Today, with the increasing adoption of a human-rights based approach, where the corporate–government discourse is informed by the diverse CSR experiences of different organizations, the ethics of investment and the impediments to making honest CSR investments, mature dialogue and realistic assessment of the role of CSR is possible. Added value of a rights based approach is that it cements partnerships with civil society, meets the aspirations of people in a non-philanthropic way and positions the role of the state in an appropriate space.

8.2.4 How CSR can maximize impact

Corporates firms generally have limited understanding of their human rights impact so proper environmental and social impact assessment should be a must for every industry within every sector so that suitable CSR programs can be designed. In fact corporates should ensure that their CSR programmes take maximum advantage of their own area of core competence. For instance, CSR activities of Tata Consultancy Services are all software based (which is their area of competence—m-Krishi, a mobile based agro advisory system; free of cost donor management systems to not-for-profit organizations; and an adult literacy programme.

The poor all over the world spend a high proportion of their income on healthcare. There are health procurement networks through which poor clients are able to pool resources from insurance, saving or lending to buy effective quality of care. Corporate sector and not-for-profit sector are well placed to work together on health care.

Corporate firms can also play a significant role in skill development and capacity building of rural youth. CSR may be targeted at relevant skill-building, integration of technology with those skills, and up-scaling of such programmes. Simultaneously a demand approach may be to promote job marts at rural hubs to bring skilled rural youth and industry representatives together. Moreover, India doesn't have that ecosystem for promoting rural/urban small entrepreneurs. This role can be played through CSR.

While CSR has tremendous contribution to make in up-scaling livelihoods programmes, it must be kept in mind that for livelihoods programmes to stabilize and show tangible results takes 7 to 10 years. On the contrary, the new mandate by the government says that CSR work has to be in project mode with an exit plan. Therefore the question that arises is whether a project should be designed over a 7–10 year horizon or should there be an exit plan after three years. Moreover CSR is dependent on average profits of last three years. If the profits start coming down, the margin also starts coming down. Project outlays over a 7 to 10 year horizon are difficult to determine.

Hence, measurement management is imperative for any project, both for internal review and external stakeholders. Without measurement management it will be difficult to demonstrate whether things are going in the right direction in a structured and systematic manner. India should not make the same mistakes as made by CSR in the United States where it is very ad hoc, has shown mixed results and there is very little documentation of its effectiveness.

9. Way Forward: Upscaling Innovative Livelihoods Solutions

9.1 External Aid and National Programmes: Contours of Convergence

9.1.1 The changing nature of donor–donee engagement

Official bilateral and multilateral agencies contribute approximately 22 per cent of the external aid flowing into India for livelihood generation. Though it is well established that externally aided projects are able to show good results on a small scale, can they make a real difference at scales that a country like India needs?

While aid is more than just money; and flow of aid funds are no guarantee to desired results. For instance, in the 1980s and 1990s when aid from the developed world came to be progressively tied to the agenda of promoting privatization, free market and liberalization in the developing world, it hurt the poorest of the poor in highly indebted countries with structural adjustment programmes in austerity and privatization. While the balance of economic power in the world is no longer as lopsided as it used to be, and developing countries are not in a relative position of strength, it is equally true that many countries, particularly in Africa still feel the overwhelming control exerted by donors on where the money should flow and how it is to be used. In the recent past, donor countries have reduced their engagement with donee governments and now rarely channel funds to budget support where the donee government can have a point of view on how the money will be spent.

Multilateral and bilateral agencies have come to appreciate that it is not possible to create palpable impact on poverty and equity in a country without substantive intervention at the policy level. Hence, they are still interested in converging with the donee governments but more in terms of technical assistance for influencing policy or building capacity of government for formulating policies that can influence issues related to human rights, good governance and market access. These are driven by legal and institutional environments in different countries.

Actual flow of money however is being increasingly pushed through result-based approaches such as performance based funding or cash on delivery which can bypass normal delivery channels. Donors are seen to be working more often with the private sector partners and NGO partners rather than traditional government agencies. This is true of both bilateral and multilateral aid. Externally-aided projects offer excellent opportunities for apolitical and sustainable investments in long term goals. They serve as effective capacity boosters and create a knowledge base though there is an insistence on starting each project from basic building blocks, running pilots and doing it de novo rather than taking forward older tried and tested concepts. While this approach is showing good outcomes in the short run on localized scales, the synergies that could have been leveraged through partnership with the government are lost. Since there is no buy in from the donee government on the activities of the donor agency, examples where the government is scaling up its own funds to ensure programme success are becoming less common. Simultaneously, government programmes are gaining less often from the donor agency's role as a facilitator in ensuring NGO participation.

In what form does external aid to livelihood programmes flow into India? Does external aid have any influence on the design and targeting strategy of national programmes? What implications does this have for upscaling of livelihood programmes? Can greater convergence be leveraged for better scaling-up?

9.1.2 DFID

DFID has been involved in promoting livelihoods by partnering with the government, the private sector, the NGOs and civil society organizations. The main effort on working with the government has been to dispel the strong sense in the 1980s that donor projects were islands of excellence not connected to government systems. The big push is to see if DFID can integrate with government systems and impact scale through watershed projects, social forestry programmes, and livelihoods approaches in urban development in major cities of India.

Furthermore, DFID is exploring ways in which civil society organizations can contribute more handsomely to promoting livelihoods. CSOs are generally resource constrained so external partners have big role to play in supporting them. DFID through **Poorest Areas Civil Society (PACS)** is helping communities get access to government programmes such as NREGA and introducing social audit systems to make sure that the programmes work well. PACS is also helping people on land issues, promoting technology solutions and trying to introduce new approaches to livelihoods promotion especially for excluded communities.

Four main lessons drawn from DFID's livelihoods programmes:

- Community ownership, participatory planning, promotion of representative bodies through Panchayati Raj system or other community networks such as self-help groups is critical.
- Livelihood implications of ensuring sustainable management of natural resources such as water and introduction of new and more resilient practices in agriculture are enormous.
- Establishing market linkages and increasing the productive capacity of the market is an important link in ensuring income streams
- Diversification of livelihoods is significant for poor households because no single livelihood option is remunerative enough and secure enough

Livelihoods projects that DFID did with state governments have been quite successful and impactful. DFID is now gradually moving towards technical cooperation programmes focusing on capacity building, skills and experience exchange. DFID will increasingly be investing money in commercially focused programmes, micro finance, enterprise development and infrastructure development.

9.1.3 World Bank

The Bank is driven by the mission of ending extreme poverty and promoting shared prosperity informed by the Millennium Development Goal's Agenda. Although, India is the largest borrower of the Bank in terms of the size of pan-India projects, the money that the Bank or other donors are investing is insignificant. For instance, of the total funds infused into the Sarva Siksha Abhiyaan of US\$ 4-4.5 billion, only about US\$ 250 million have come in from all donors put together. The investment from the multilaterals and bilaterals is seen as a strategic investment which then Government of India leverages. The World Bank prepares a country partnership strategy which determines the investments that will be made over a three year period. The Department of Economic Affairs, Government of India, liaises with various donor agencies to examine the activities they are planning in the country and assess the comparative advantage of one over the other in the various projects slated for the period. Since, the Government of India sets the development priorities which manifest in the Five Year Plans, the Bank's investments are thus based on the logic embedded in the Five Year Plan. The Bank also endeavours to harmonize the investments with other multilaterals and bilaterals through a system that is mutually accountable.

In Bihar, Livelihoods Mission did not take the conventional route of learning. When they went Bihar innovation forum is knowledge platform trying to understand what was working in that difficult situation, when governance system is not there, when the delivery system is not there. Approach was to pick up what was working and try to scale it up. Create space for public – civil society – private sector partnerships. Initiatives that were picked up included public sector initiatives, COMFED, MSME, couple of initiatives of civil society, allowed the mission to play the role of livelihoods promotion society rather than poverty eradication society. In the business of livelihoods promotion, there is no such kind of single window approach and that is what the Bihar Innovation Forum was trying to create. In its second phase, there are now a host of partners that see this as an opportunity to connect with each other, collectively married to the results.

These are the kind of innovations that tried to bring to national level. For this the WB has a partnership with DFID.



L to R: Ravi Bhushan Singh, Chief Executive Officer, Bharat Renewable Energy Ltd; Nalini Srinivasan, Information and Communications Technology Expert; Vinay Kumar, Chief Operating Officer, Digital Green ; K.S. Gopal, Director, Centre for Environment Concerns ; Stella Luk, Country Director, Dimagi; Krishna Kumar, Founder and Chief Executive Officer, CropIn

9.2 ICT for Livelihoods Promotion

Considering that the scale of poverty in India is large, taking best livelihoods practices to rural poor at scale, in a cost-effective manner represents a challenge. Information and Communication Technology (ICT) innovation aims to bridge the knowledge gap that exists at the level of rural communities. ICT has already been playing a very vital role in sharing new information, technology and innovative process of implementation. Like the mobile revolution, the benefit of the ICT could also penetrate to the citizenry at the base of the pyramid. India has become world's second largest fastest growing mobile market in 2013. In comparison to mobile phones, internet technology is catching on slightly slowly but it is expected that as ICT becomes available in rural areas, demand for it will automatically increase.

As World Bank studies have shown 10 per cent increase in broadband availability leads to a 1.38 per cent increase in per capita GDP. So it may be expected that technological approaches will benefit rural livelihoods and transform communities in a big way if it is mobilized to provide solutions in education, training, health-care, agriculture, sanitation and waste management. Cloud-based farm management has emerged recently as an innovative technology which farmers can use to address the market challenges and share and manage operational tasks on information technology. ICT in the livelihoods sector is set to act as an anchor to link several players of the value chain. It provides services for value addition, market identification, micro-credit linkage, and business communication.

It must be kept in mind that ICT is an enabler and a facilitator so for it to provide tenable solutions to the social sector, greater involvement of IT professionals is required in the sector. Else most solutions will be geared for the industry and corporates and the social sector will be left out of the fray.

In order to speed up technology adoption in rural areas and encourage innovative models, presentation of case studies, process documentation, evaluation and sharing of best practises across the country are important steps. Transfer of knowledge to the community in a manner that is time and cost efficient demands not just capacity building during the initial engagement but also constant monitoring thereafter

9.2.1 Digital Green

Digital Green has already been showcased in Section 6.5.3. Their work demonstrates how, enabled through IT, an ordinary producer company can meet its requirements for safe delivery mechanisms and agricultural learnings. Digital Green works with partners such as SERP and PRADAN to share knowledge and capture feedback with supported technologies that allow partners to locally produce and share videos in villages all around the world. These are videos of the farmer, by the farmer, and for the farmer. The content is locally relevant and of immediate pertinence to the farmer's context.

Digital Green works with existing, people-based extension systems, aiming to amplify their effectiveness through an ICT-enabled approach. The model combines technology and social organization to maximize the potential of building the capacity of community members on improved, sustainable agriculture, livelihood and health interventions.

They work with partners to share knowledge and capture feedback with supported technologies that allow partners to locally produce and share videos in villages all around the world.

In four years, they have:

- Reached 2,000 villages across India, Ethiopia and Ghana
- Produced more than 2,600 videos in 20 different languages
- Improved lives of more than 160,000 community members (70% women) in South Asia and Sub-Saharan Africa
- Increased the cost-effectiveness of development efforts by 10 times

They aim to reach 10,000 villages in India and Sub Saharan Africa, enabling the communities we reach to live with dignity.

9.2.2 Dimagi

Dimagi, Inc. is a for-profit social enterprise based in Cambridge, Massachusetts that delivers open-source software technology suitable for low-resource settings and underserved communities. The company designs clinical interfaces, health information systems, and mobile technologies to perform patient-level disease management, clinical decision support, and health system monitoring. It also offers consulting services on implementation and maintenance of open-source information and technology.

Sensitization of the communities, producers and community based organizations through audio-visual has been playing a very effective role in achieving the coveted objectives. At

Dimagi, it is believed that many of the world's problems can be assuaged with low-cost technological solutions. Whether it is incentivizing people in Bangladesh to access educational materials in return for free airtime - or the patient in Zambia that can carry her entire medical history in her pocket – the goal is to utilize modern technology to improve overall quality of life around the globe.

The developing world stands to massively benefit from the technological advances that have been made in recent years, and Dimagi wants to bring those benefits to fruition. Dimagi lays emphasis on the following:

- Data-driven decision-making
- Streamline requisitions and delivery
- Intelligent forecasting
- Quality
- Reduced losses and expirations
- Demand creation

9.3 Skilling India: Job Filling or Fulfilling Jobs

With its population expected to rise from 1.2 billion in 2010 to almost 1.5 billion in the next twenty years, India will become the world's most populous country by 2030. India is also set to become the largest contributor to the global workforce. The focus of India's vision for livelihood has gradually shifted from ensuring access to microfinance to skill up gradation. The National Skill Development Corporation (NSDC) has been playing a very productive role in the capacity building of youth. Skill gap studies commissioned by NSDC have shown that high growth sectors in India 2022 would need over 347 million skilled persons by 2022:

- Of the 347 million jobs, the projection pegs the need for graduates at 40 million
- Bulk of the openings would be skill based
- Candidates would have to be job worthy , that is, possess the competencies which are the combination of right skill, attitude and knowledge

Demand for skilled people has increased not only in community development sector but also industrial sector. The entire unorganized sector is now getting organized through National Occupation Standard. Every job role has a defined list of activities in which trainees are to be skilled. Since the job market is biased towards high-skill labour, the creation of jobs for low-skill labour will challenge India. Closing the skill gaps of its qualified workforce will be critical. Informal and the casual workers which form 60% of the total workforce need to be skilled through formal technical training befitting industrial needs. The existing skill gap can hinder growth plans of organizations. Therefore, potential employers must take joint responsibility with private players, government and bodies like NSDC to build their own talent supply chain.

Scalability, Quality, and Sustainability lie at the core of any skill building strategy. A skill building initiative is successful only if there is a knowledge partner, capital funding and adequate infrastructure. The training could be tiered and imparted through a basic training centre, an advanced training centre, and then a centre of excellence, where 3 month long

short term courses, 6 to 9 months of long term training and more than 9 month advance training could be offered.

The first hurdle for skilling companies is to identify who is the consumer of this industry—is it the employer or the student? While both parties are consumers to a reasonable degree, there is an inherent resistance from both the student and the employer, making it difficult to evolve a sustainable model for skilling organizations. It is important at this stage to distinguish between simply job filling and fulfilling jobs. While organizing skill building programmes it is important to track how many trainees are completing training and how many are dropping out due to lack of proper counselling. The trainees basically belong from the rural area and are not groomed in interpersonal skills and professional behaviour. They find it difficult to assimilate all the information within a short period of time. As a result the expectations of neither the employee nor the employer are met, creating an environment of mistrust.

The three stakeholders—the trainee, the training organization, and the potential employer must all work together to ensure that the skill-training is not only fully aligned to the interests and inclinations of the trainee and the needs of the potential employer but is also one that facilitates a career growth path for the trainee. The trainee may be counseled and exposed to orientation sessions where the future prospect of the training he/she is receiving is shared. This will lead to greater job satisfaction and forge longer lasting employer–employee relationships which make such partnerships sustainable.

10. Conclusions

·The importance of scaling up livelihood programs cannot be undermined. However, any decision making process on the same has to account for the various complexities involved in implementing such programs on a large scale, may it be multiplicity of partners, conflict of interests among various stakeholders or issues related to sourcing of funds. Due emphasis needs to be placed on the individuals concerned. A synergistic convergence across all players involved is crucial to achieving scale without compromising on the intended impact.

- For any poverty alleviation and livelihood generation program to be successful, there is definitely a need to maximize the potential of building the capacity of all stakeholders involved particularly the community members. Standardization of institutional architecture is essential to facilitate effective capacity building.
- Delivering good governance is another critical requirement to provide a level playing field for multiple agencies associated with the livelihood programs and ensure a smooth trickling of benefits to the targeted beneficiaries.
- Now that CSR has become a statutory requirement that needs to be integrated into investment plans, the focus should be on good practices and periodic assessment of the same to ensure the flow of benefits to the local communities directly.
- Considering the long gestation period of livelihood programs, continued support and guidance for a span of at least 6 to 10 years are required if the programs are to yield positive outcomes. No short term strategy can be a feasible substitute.

- CSOs can seek the help of external partners like DFID to explore the possibilities of integration with existing government programs like NREGA and introduce new approaches to livelihoods promotion especially for excluded communities.
- Apart from employment generation, there is also a pressing need to focus on encouraging entrepreneurship which is of high relevance in the context of rapidly changing nature of agricultural markets. This can be accomplished by creating a conducive business environment to attract private entrepreneurship and investment in the development of value chains, in the provision of infrastructure and services and participation in sector-specific policy-making processes.
- Shifting focus of livelihood programs towards skill upgradation is a welcome development. Skilling would include livelihood skills as well as technical skills. With the job market heavily biased towards high-skill labour, bridging the skill gaps of India's qualified workforce will be critical for scaling up these programs. Training is necessary for service business as well as manufacturing. It is the collective responsibility of private players, government and bodies like NSDC to build talent supply chains.
- Forging public private partnership will go a long way in supporting sustainable livelihoods. Successful PPP models that have worked well can be standardized and replicated.
- Creating a market access mechanism is essential for any livelihood model to be successful. Forming production clusters of farmers has been helpful in providing localized information and customized advisory. Linking farmers to markets, agro processors, exporters, traders and retailers have great potential for mutual benefit. Producer companies need to be groomed to be good traders.
- Both success and failure stories need to be documented and shared extensively among those who work in livelihoods so that best practices are replicated and inefficient ones are done away with.

It is evident that the concept of sustainable livelihood encompasses a range of different criteria and cuts across multiple sectors. Having an appropriate institutional and operational framework in place is quite necessary to ensure active participation of all the diverse groups. Exposed to the myriad challenges, planning for a sustainable livelihoods approach has to be necessarily dynamic. Developing innovative approaches that will help the poor to scale their livelihood remains a critical investment area. Successful scaling up of livelihood programs can be achieved through capacity building, skill up-gradation, fostering community linkages and promoting business opportunities. Dwelling upon the widespread incidence of poverty in India, taking best livelihoods practices to the poverty stricken people in both rural and urban sectors at par with the existing standards of the society in an effective and sustainable manner will be one of the primary challenges.

Session Plan: Livelihoods India Conference 2013

Day 1: December 11

9:15 to 10:30 am
Inaugural Session

Introduction to the Conference and Welcome

Vipin Sharma, Chief Executive Officer, ACCESS Development Services

Special Address

- Vijaylakshmi Das, CEO, Ananya Finance for Inclusive Growth
- Ajit Kanitakar, Program Officer, Financial Assets, Ford Foundation

Release of State of India's Livelihoods (SOIL) Report

Presentation on State of India's Livelihoods (SOIL) Report 2013

Orlanda Ruthven, Faculty, Centurion University of Technology and Management

Inaugural Address

Onno Rühl, World Bank Country Director for India

10:30 to 11:45 am

Plenary Session 1: Livelihoods Promotion - The Quest for Scale

In spite of the growth of the Indian economy, the proportion of rural population living in poverty is still high. To impact large numbers has always been a challenge. While the Government of India has been assigning large resources for implementing poverty reduction programmes, there are other examples of organizations undertaking pro-poor programmes. The apparent irony however is that while the government programme outreach is significant, the impact often is ephemeral; while on the other hand several NGOs have demonstrated durable outcomes, but lack in achieving scale. Given the inability to attain scale and sustainability the session will discuss and recommend on different formulations for programmes to achieve scale through convergence, partnership and sub-sector models and approaches.

Moderator

Sankar Datta, Professor, Azim Premji University

Panelists

- Rajesh Tandon, Co-founder and President, Society for Participatory Research in Asia (PRIA)
- S. Sivakumar, Group Head of Agri and IT Businesses, ITC Ltd.
- Brij Mohan, Founding Chairman, ACCESS & Former Executive Director, SIDBI

11:45 to 12:15 pm
Networking Break

12:15-1:30pm

Plenary Session 2: Corporate Social Responsibility – Commerce or Commitment?

The Companies Bill that has been recently passed the Parliament makes the earmarking of funds by companies for corporate social responsibility (CSR) spending mandatory. Companies are required to spend at least 2 per cent of their net profit on CSR. This has profound implications for business. What then are the current trends in CSR and where are they heading? The diverse CSR experiences of different organizations and the ethics of investment will be discussed in the session. Do corporate couch CSR funding to meet their corporate goals or are these investments truly being

invested for positive social purposes? What are the impediments to making honest CSR investments will also be discussed in the session.

Moderator

- Ajay Sud, Legal Practitioner and Chartered Accountant

Panelists

- Joy Deshmukh Ranadive, Global Head, Corporate Social Responsibility, Tata Consultancy Services
- Viraf Mehta, Country Coordinator, RAGS
- Aditi Haldar, Director- GRI Focal Point India
- Praveen Aggarwal, Chief Operating Officer, Swades Foundation

02:15 to 03:30 pm

Breakaway session 1: External Aid and National Programmes - Contours of Convergence

Bilateral and multilateral organisations form an essential part of the international architecture for sustainable poverty reduction and are valued partners for developing countries like India, civil society and the private sector. Together they bring large-scale funding, specialist expertise, support innovation, play pivotal leadership roles, and provide a platform for action. The panel will discuss the need and significance of bilateral and multilateral programmes, how they have influenced national programmes. Does a country like India, still need to rely on international resources to advance its poverty reduction agenda. The panel will also assess the trade offs.

Moderator

N Srinivasan, Development Finance Expert

Panelists

- Edward Mallorie, Agriculture and Rural Development Specialist
- Sam Sharpe, Country Head, DFID India
- Ram Mohan Mishra, Principal Secretary, Planning, Government of Meghalaya
- M. Sitaramachandra, Senior Rural Development Specialist, World Bank

Break Away Session 2: Women's Ownership and Management of Land

Indian agriculture is increasingly characterized by feminization which means that women are doing the bulk of the work. 79% of the rural female workforce is in agriculture compared to 63% of the Indian rural male work force. Increasingly the women are becoming more engaged in pre-production, production and post-production activities, and even the taboos of women on ploughing are being abandoned. Average farm labour by women in rural production is 55-66% of the total labour. In contrast to the women's participation in agriculture today, only 9.3% of rural women own land. Since women do not own land, they are not recognized as "farmer" in Indian agricultural policy. They do not receive agricultural credit; reliefs against natural disasters are not given to them; they are also denied training and technology support; and the machineries are also not owned by them. Insignificant number of women have Kisan Credit Cards, equally insignificant is the women's membership in agricultural cooperative societies. The session will look at the present situation in India on the issue of women and land in the context of Indian agriculture, livelihoods enhancement and women's empowerment. The session will focus on issues of agricultural credit to women, land ownership, women's access to technology, recent initiatives on women and land by various stakeholders and the challenges therein.

Moderator

Prem Chowdhry

Panelists

- Dr. T. Haque, Director, Council for Social Development
- Govind Kelkar, Senior Advisor to Landesa
- Renee Giovarelli, Senior Attorney and Advisor, Landesa Center for Women's Land Rights

Breakaway Session 3: Producer Organizations' Sustainability-Strengthening the Enabling Environment

Government of India has announced a National Policy for promotion of Farmer Producer Organisations as a mainline activity under the Rashtriya Krishi Vikas Yojana (RKVY). Revised and updated Farmer Producer Organisation Process Guidelines have also been simultaneously released by DAC. There was an expectation that the 2013 Budget may give tax exemptions to Farmer Producer Organisations (FPOs) hitherto available only for cooperative societies and also give them more scope to access funds through External Commercial Borrowings up to \$10 million at par with NGOs and non-banking finance companies. However, the 2013 budget has been silent on this. The session's aim is to discuss the policy environment related to Farmer Producer Organisations and make key recommendations for their effective functioning.

Chairperson

- Pravesh Sharma, Managing Director, Small-Farmers' Agribusiness Consortium

Panelists

- Trilochan Sastry, Professor Indian Institute of Management, Bangalore & Founder Chairman, Association for Democratic Reforms (ADR)
- Amar K.J.R Nayak, Professor of Strategy and NABARD Chair Professor, Xavier Institute of Management, Bhubaneswar
- Ved Arya, Chief Executive Officer, SRIJAN
- Ayan Banerjee, India Representative, SCOPEinsight

3:30 to 4:00 pm

Networking Break

4:00 to 5:30 pm

Plenary Session 3: Livelihoods Approaches for the Socially Excluded Communities

With marginal and under-productive landholdings and limited access to inputs, credit and other resources, the opportunities for the socially excluded households from rural areas for improvement of their livelihoods are limited. Livelihood interventions for socially excluded groups need to address the twin challenges of bridging the resource gap and reducing discrimination in access to resources, inputs, entitlements and assets. There is significant unexploited potential to leverage business models and market incentives for more inclusive livelihood development of the excluded groups and demonstrate sustainable impact in terms of enhancement of income. PACS has identified and adopted proven high impact inclusive business models for livelihood development of socially excluded groups in its intervention states. Some of these models and approaches will be shared through the session on Livelihoods Approaches for Socially Excluded Communities. The panel will look at the robustness of these models and assess their replicability and sustainability.

Moderator

Suryamani Roul, Senior Vice President, ACCESS Development Services

Panelists

- Vanita Viswanath, Chief Executive Officer, Udyogini
- Vijay Pratap Singh Aditya, Co-founder, Director and Chief Executive Officer, ekgaoon
- Seth Petchers, Chief Executive Officer, Shop for Change
- Kamalendra Singh Rathore, Lead, Samarthak Samiti
- Neelkanth Mishra, Thematic Node- Inland Fisheries, RRA Network (National Secretariat located with WASSAN)

Day 2: December 12

9:30 to 11:00 am

Plenary Session 4: Urban Livelihoods Approaches – Need for a New Thrust

There is a widespread perception that poverty in India is concentrated in the rural areas. Although, it is true that the officially estimated urban poverty ratio (at 21 per cent on average for all of India according to the Planning Commission's poverty estimates for 2009-10) is considerably lower than the rural ratio of 34 per cent; The urban population in India is increasing rapidly. Along with the growth in urban population, the percentage of urban poor is also increasing, their life characterized by illiteracy, lack of skill, reliance to monetized and informal economy, inadequate housing, lack of basic amenities, vulnerability to diseases, environmental hazard and social fragmentation.

Though the urban poor make a significant contribution to the economy, most of their livelihoods are self financing; they get minimal assistance from state run organizations like urban local bodies, financial institutions and the colonies/slums they live in, have minimal infrastructure and are often illegal. The social and spatial marginalization of this economically weaker group makes it a very vulnerable group. The Ministry of Housing and Urban Poverty Alleviation, Government of India launched the National Urban Livelihood Mission in September 2013. To inform and influence the design of this large national programme; the session will look at some national and international experiences and strategies to be adopted for implementing National Urban Livelihood Mission.

Chairperson

- Shri Brij Kumar Agarwal, Joint Secretary, Ministry of Housing and Urban Poverty Alleviation, Government of India

Panelists

- Kishore Kumar Singh, International Poverty Reduction Specialist, UNDP Bangladesh
- Gunasekar MSK, National Project Manager, Ujjivan Financial Services
- Arbind Singh, Founder and Executive Director, NIDAN

Release of Sitaram Rao Livelihoods India Case Study Compendium and Presentation of Awards

11:00 to 11:30 am

Networking Break

11:30 to 1:00 pm

Plenary Session 5: Inclusive Value Chains – What's in it for The Private Sector?

Apart from looking at lessons learnt from private sector investments in value chains, the session will also attempt to understand the interest that the private sector has in making their supply chain sustainable through partnering with civil society and producer groups and seek to understand the transparency in terms of trade. Given the critical role that the private sector plays in effective functioning of the value chains, the nature of partnerships with the private sector will also be discussed in the session.

Moderator

- Sanjeev Asthana, Managing Partner, I-Farms Venture Advisors Pvt. Ltd.

Panelists

- Arend Vording, Specialist, Value Chain Development at ICCO
- Hemant Gaur, Promoter Director, Siddhivinayak Agri Processing Pvt. Ltd.
- Malcolm Harper, Professor Emeritus, Cranfield School of Management
- Biswajit Sen, Senior Rural Development Specialist, South Asia Region, World Bank
- Yogesh Ghore, Senior Program Staff, Coady International Institute

1:00 to 2:00 pm

Lunch

2:00 to 3:30 pm Breakway Sessions

Break Away Session 1: ICT for Livelihoods Promotion

Considering that the scale of poverty in India is large, taking best livelihoods practices to rural poor at scale, in a cost-effective manner represents a challenge. Information and Communication Technology (ICT) innovations aim to bridge the knowledge gap that exists at the level of rural communities. This session will illustrate and present ICT-based, proven solutions that improve the livelihoods of the poor at scale and focus on scaling technology-based and community-driven solutions for the rural poor, without compromising on quality of output. The panelists will share experiences of their organization has integrated technology-based approaches at scale to benefit livelihoods of rural communities, and will present their work as examples of opportunities and challenges faced.

Moderator

Nalini Srinivasan, Information and Communications Technology Expert

Panelists

- Vinay Kumar, Chief Operating Officer, Digital Green
- Stella Luk, Country Director, Dimagi
- Ravi Bhushan Singh, Chief Executive Officer, Bharat Renewable Energy Ltd.
- Krishna Kumar, Founder and Chief Executive Officer, CropIn
- K.S. Gopal, Director, Centre for Environment Concerns

Break Away Session 2: Skilling India: Job Filling or Fulfilling Jobs

With its forecast to rise from 1.2 billion in 2010 to almost 1.5 billion in the next twenty years, India will become the world's most populous country by 2030.

India is also set to become the largest contributor to the global workforce.

Since the job market is biased towards high-skill labour, the creation of jobs for low-skill labour, will challenge India. Closing the skill gaps of its qualified workforce will be critical, since labour skill-mismatch and shortage could adversely impact India's economic growth and wage costs. The panel will explore the challenge of building skills and look at strategies for skilling India which push industry to new productivity levels.

Moderator

Orlanda Ruthven, Faculty, Centurion University of Technology and Management

Panelists

- Harish N Nachnani, National Sales Manager - Didactic at Festo Controls Pvt. Ltd.
- Pritha Dutt, Director, Empower Pragati Vocational and Staffing Private Ltd.
- Ravi Bhushan Singh, Head –Skill Development and Entrepreneurship Projects, Schneider Electric
- Jaikant Singh, Head – MIS and Monitoring, NSDC

Break Away Session 3: Reaching the BoP through Social Enterprise Approach

The social enterprise model has been able to effectively deliver in generating livelihood, especially in connecting rural producer and urban consumers. In the past, organisations solving social problems were often assumed to be idealistic, philanthropic and lacking business acumen or the ability to be entrepreneurial. However, as the social sector has been coming in touch with the private sector, both have begun to realise that just one approach either pure philanthropic or pure capitalist is inadequate to build sustainable institutions. Gradually both are moving towards a more blended solution where organisations are responsive to opportunities and display entrepreneurial instincts while pursuing social goals. The highlight of a social enterprise is that they are not dependent on goodwill funding but are self sustained business models, making profits in addition to uplifting the society and thereby creating livelihood opportunities. Through this session, 3 self made social entrepreneurs in the livelihood sector will take us through their journey of balancing profits and purpose.

Moderator

Paul Basil, Founder and Chief Executive Officer, Villgro Innovations Foundation

Panelists

- Satyan Mishra, Founder and Managing Director, Drishtee
- Sreejith N, Director, Business Development, Upaya Social Ventures
- Ajay Chaturvedi, Founder CEO, Harva

3:30 to 3:45 pm

Networking Break

3:45 to 5:00 pm

Plenary Session 6: Scouting and Upscaling Innovative Livelihoods Solutions: Does NRLM Provide a Response

Ensuring sustainable livelihoods to the poor is a complex task, and a big challenge, given the large population of poor in India. While there is a need to align several interlinked services to help make the livelihoods of the poor sustainable, innovative solutions that will help the poor to scale their livelihoods is a critical area for investment. NRLM believes that successful innovations can reduce the learning curve for poverty eradication by showing a better pathway or alternative approaches out of poverty. Various attempts have been made to this effect in terms of innovative products, practices, institutions as well implementation strategies to help the poor. However, most of these innovations have been site specific or organization specific. The session intends to discuss the impediments in the route to scaling up the innovative livelihoods solutions and what can be some of the strategies for fostering innovations within NRLM in a scaled up manner.

Moderator

T. Vijay Kumar, Joint Secretary, Ministry of Rural Development, Government of India & Mission Director, NRLM

Panelists

- Madhukar Shukla, Professor, XLRI
- Neelam Maheshwari, Deshpande Foundation
- D V Raidu, Director, Community Managed Sustainable Agriculture (CMSA) Program, Society for Elimination of Rural Poverty (SERP)
- D Narendranath, Program Director, PRADAN
- Paritosh Upadhyay, Chief Executive Officer, Jharkhand State Rural Livelihoods Promotion Society (JSLPS)

05:00 to 06:00 pm

Valedictory Session

Special Address

- Vijaylakshmi Das, Chairperson, ACCESS Development Services
- Pierre van Hedel, Managing Director, Rabobank Foundation

Valedictory Address

- Gajendra Haldea, Adviser to Deputy Chairman and Principal Adviser (Infrastructure), Planning Commission, Government of India

Summary of deliberations

- Malcolm Harper, Professor Emeritus, Cranfield University

Associated Publications:

State of India's Livelihoods Report 2013

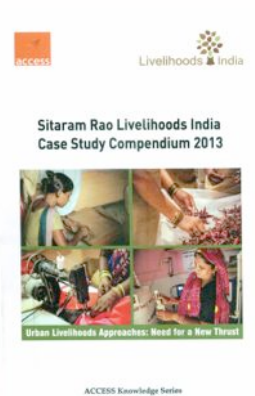
The State of India's Livelihoods Report (SOIL Report) is an annual publication that aims to document recent trends and issues in the sphere of livelihoods promotion of the poor. A one-of-its-kind report, it is the only document that aggregates the experiences and challenges of the livelihoods sector, analyses case studies and reports the progress of both government and privately run programmes. This volume of the SOIL Report provides an annual policy update in the context of livelihoods promotion of poor. It reviews the existing primary research on the agricultural sector to highlight key trends, identify the main livelihood gaps, and give an overview of key livelihood interventions that seek to address these gaps. It covers the current state of skills policy in India and the evidence that we have so far, of its impact and effectiveness, the current economic scene and employment prospects and industry demand in 2013. It also explores the links to livelihood outcomes and behaviour from a social protection perspective, especially for the poor and the workers within the informal sector. As a new feature, the SOIL Report 2013 also carries a Statistical Atlas of Livelihoods, which illustrates some of the major indicators of the status of livelihood using disaggregated data at the state level.



How to order: Please contact SAGE Publications India Pvt. Ltd, B-1/1, Mohan Cooperative Industrial Area, Mathura Road, New Delhi-110044, Tel: +91 (11) 40539222, www.sagepub.in

Sitaram Rao Livelihoods India Case Study Compendium 2013

Dedicated to Late Sitaram Rao, mentor and guru of Indian microfinance and livelihoods movement, the Case Study Competition seeks to compile best practices, breakthroughs on the ground, sectoral innovations and efforts that have helped the poor to move from subsistence to sustainable levels of livelihoods. The Compendium which is a part of the Knowledge Series is envisaged to inform and influence practitioners, promoters and policy makers supporting livelihoods promotion. **Urban Livelihoods Approaches: Need for a New Thrust** is a compendium of the best entries to the Sitaram Rao Livelihoods India Case Study Competition 2013. The Competition, an initiative of ACCESS Development Services, strives to bring together the collective intellect in the sector and assimilate innovative solutions, breakthroughs, good experiences and best practices that can help change the poverty status in India. The 2013 theme for the Competition was '*Experiences in Enhancing Livelihoods of the Urban Poor*'. After a rigorous evaluation process eight best cases were selected, which are published in this Compendium. The authors of these published cases are a diverse set of people, ranging from students, professors, organisation heads to practitioners. The compendium gives an insight into some innovative practices across the country, which aim to provide sustainable livelihood solutions to the urban poor.



How to order: Please contact ACCESS Development Services, 28 Hauz Khas Village, 1st Floor, New Delhi-110016, Tel: +91 (11) 26510915 www.accessdev.org

CORE SPONSORS

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. The goal of the Ford Foundation's livelihood work is to reduce economic and social inequality and poverty in rural and urban areas by strengthening the capacity of poor and marginalized households to access financial, business development, and organizational development services that have the potential to improve productivity, sustainability and marketability of their products or services.

Oxfam India

Oxfam is marking its 62nd year in India this year. Oxfam India, a fully independent Indian organization (with Indian staff and an Indian Board) is a member of a global confederation of 17 Oxfams.



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 over 180 grassroots NGOs to address root causes of poverty and injustice 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 partners with people at all levels of society to help build nations that can withstand crisis, and drive and sustain the kind of growth that improves the quality of life for everyone. With offices in more than 177 countries and territories, we offer global perspective and local insight to help empower lives and build resilient nations.



*Empowered lives.
Resilient nations.*

Citi Foundation

The 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. Additional information can be found at www.citifoundation.com



Working across Citi's businesses, product groups and geographies, Citi Microfinance serves 150 microfinance institutions (MFIs), networks and investors as clients and partners in nearly 50 countries with products and services spanning the financial spectrum – 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. www.citimicrofinance.com

CO-SPONSORS

ICCO

ICCO is a Dutch organization for international development cooperation. ICCO's passion is to end poverty and injustice in service of a full and dignified life for all. In a spirit of equality, co-responsibility and respect for diversity, ICCO seeks to cooperate on the basis of shared values and principles. Our core values are justice, compassion and stewardship.



ICCO facilitates financial advice, lobby and brokerage services to local non-governmental organizations, the private sector, churches and networks that work for sustainable economic development, enhancing democracy and peace, food security and climate mitigation.

ICCO brings together enterprising people in more than 40 countries in Africa, Asia and Latin America, in partnerships with civil society organizations, including development organizations, companies and knowledge institutions. In this way we seek to help people to be(come) economically independent.

ICCO has seven regional offices and several country offices spread around the world. The Global Office is based The Netherlands. We collaborate in alliances with several partners in The Netherlands (ICCO Alliantie), Europe and worldwide (ACT Alliance).

Inspired by the spirit ICCO, The Netherlands ICCo, India based in New Delhi was registered as a not for profit Trust in 2008. ICCo stands for "Innovative Change Collaborative" in its vision and operational principles as it believes that "Innovative" strategic thinking and "Collaborative" effort is the key to bringing about the desired change in our society and systems.

ICCo offers services in the field of program and financial development and management, monitoring and evaluation and bridges the gaps between donors and NGO partners ensuring accountability, integrity and desired outcomes. The organisation brings with itself decades of

experience of working in India and South Asia and has strong networks both at the regional and global level.

PACS

The Poorest Areas Civil Society Programme (PACS) is an initiative of the UK government's Department for International Development (DFID). PACS works towards addressing the most pressing constraints faced by socially excluded groups in India and creates access opportunities and rights to improve their lives. The focus groups in PACS are Scheduled Castes, Scheduled Tribes, Muslims, Women and People with Disabilities.



PACS partners with civil society organizations (CSOs) to promote inclusive policies, programs and institutions at local, district and state levels in the areas of livelihoods and service delivery. PACS covers 90 of the poorest districts across the seven Indian states of Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Orissa, Uttar Pradesh and West Bengal – each of which has a high proportion of excluded people.

PACS has adopted a two prong approach for the livelihood security of the excluded communities- To adopt and upscale inclusive business models and to facilitate non discriminatory access to livelihood entitlements such as access to work under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS); Building capacities of Scheduled Tribe groups and traditional forest dwellers to claim land under the Scheduled Tribes and other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006; Overcoming barriers to lease or ownership of revenue land faced by socially excluded groups; Ensuring equal access to resources and skills for socially excluded groups to diversify their livelihood options.

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.

IFAD

International Fund for Agricultural Development (IFAD), a specialized agency of the United Nations was established as an International financial institution in 1977. IFAD's mission is to "Enable Poor Rural People to Overcome Poverty". Working with rural poor people, governments, bi-lateral and multi-lateral agencies, non-governmental organizations and many other partners, IFAD focuses on country-specific solutions, which involves increasing rural poor peoples' access to financial services, markets, technology, land and other natural resources.



India is one of the founding members of IFAD and has a permanent seat on its Executive Board. India is not only a leading donor among the developing countries for IFAD but also has the largest country programme of IFAD in the world. Working in close partnership with the Government of India and other partner agencies, IFAD has been funding projects for rural development, tribal development, women's empowerment, natural resources management and rural finance. Since 1979, IFAD has financed 25 programmes involving highly concessional loan assistance of approximately USD 795 million. IFAD's strategy in India centres on improving rural poor people's access to economic and social resources and strengthening people's capacities to establish and manage their own institutions.

NABARD

National Bank for Agriculture and Rural Development (NABARD) since its establishment in 1982 by an Act of Parliament has been nurturing rural India, particularly the agriculture sector in the rural hinterlands of the country.



NABARD combines the role of a supervisor and a development facilitator. The multi – pronged strategy involves interventions in credit planning, resource support to banks, funding rural infrastructure development, strengthening of credit delivery system all aimed at inclusive growth. The SHG movement conceived, researched and piloted by NABARD is considered as the fastest growing and the largest micro-finance movement in the world. Today, more than 80 lakh SHGs, involving more than 103 million rural households are linked with banking system. Besides promoting SHGs, NABARD has been actively engaged in Natural Resource Management through integrated watershed development initiatives covering over 17.80 lakh hectares. NABARD's development efforts also cover socially & financially excluded groups (Tribals) with 415 projects in helping them establishment of tree based livelihood initiative covering over 3 lakh tribal households with financial commitment of Rs.12000 million.

NABARD has been able to make a difference in the lives of people of rural India and emerged as a reliable, transparent, innovative and financially strong organisation working towards its mandate encapsulated in four simple works – TAKING RURAL INDIA >> FORWARD.

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 agribusiness internationally. Rabobank Group is comprised of independent local Rabobanks plus Rabobank Nederland, their umbrella organization, 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 organization 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 focused 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.

TECHNICAL PARTNER

LANDESA

Landesa is an international non-profit organization working on securing land rights for the world's poorest people. Landesa's involvement in India started in 1999 with focused field research. This research led to engagement with the



national government on crafting new land policy that would focus on the rural poor. These pro-poor policies serve as a foundation for Landesa's continued work in India as it partners with the national and state governments to develop and implement specific large-scale programs benefitting rural poor. In India, we primarily work in the states of Odisha, West Bengal, Karnataka and Andhra Pradesh. Landesa is currently expanding its work to the states of Uttar Pradesh, Bihar, Jharkhand and Meghalaya in India.

Globally, Landesa also works in Africa and China. For more than 40 years, Landesa has championed the power of land ownership and secure land rights as the key to a better and safer future for the world's poorest people. With the help of Landesa's global team and in partnership with governments, more than 100 million families in 40 countries have obtained secure land rights till date.

UnconventionIL

UnconventionIL (or Unconvention Local) is a series of conferences taking place across the country, with the aim of unearthing and nurturing social entrepreneurs, and growing the social enterprise movement deeper in India. We have partnered with Livelihood Summit 2013 to host the Delhi edition of UnconventionIL. Each event offers:



INSPIRATION

At UnconventionIL you can hear the stories of successful entrepreneurs who are committed to bringing social change. Learn from their mistakes and grow with their experiences.

KNOWLEDGE

Sector experts discuss what it takes to be a social entrepreneur, how to gather customer insights, design affordable products and services, build scalable business models and more.

NETWORKS

There exists an eco-system of opportunities, resources and people that support every stage of an entrepreneur's journey. UnconventionIL is the platform where they all come together.

ONLINE PARTNER

NGObox

NGOBOX.org is a resource portal for social sector and rural business enterprises. With an objective of cross-sector partnerships, our services cater to build capacities of organizations, research on value chain, communication and outreach support and online support for HR and events. We have worked towards building a holistic resource portal for the Development Sector, providing information on jobs, trainings, events, grants and funds, project proposals, internship and volunteering opportunities, fellowships and useful resources for Development professionals.



Adding to this, we have trained more than 320 NGOs in key areas like cross-sector partnerships, emerging landscapes of CSR, proposal development and evaluation etc. We are one of the leading platforms in the development sector and have recorded the highest reach in terms of number of visitors in the first year of its launch in its category and have reached one million mark in less than a year.

We are the fastest growing portal in the development sector in India and South Asia. We are the only platform having integrated services for web-announcement, social media promotions, customized e-mailers and customized solutions. NGOBOX.org is the first development sector portal to be nominated in 'Education and public Domain' category for the 'Website of the Year Award India' 2013.

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 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. Mint comes out with a premium weekend magazine Lounge that focuses on the lifestyle, passions and other related interests of readers. Lounge is known to avoid run on the mill stories and is immensely popular. After a successful partnership with CNBC-TV18, Mint has recently partnered with Bloomberg UTV, which ensures the paper receives significant broadcast coverage.