Indian Society of Agribusiness Professionals

Annual Report

2014-2015
Board of Directors

Sunil Khairnar
Founder & Director

Mr. Sunil has over 20 years of experience in agri commodities trading, animal feed husbandry, input sourcing, and consulting services. He also conceptualised and founded Indian Agribusiness Systems Pvt. Ltd (www.agriwatch.com), Indigram Skill and Knowledge Initiatives Pvt. Ltd (www.glocaliskills.com) and Indian Society of Healthcare Professionals (www.ishpindia.org) spanning the fields of agriculture development, vocational skill development and rural healthcare. He was one of the founding members of the Rural Marketing Association of India (RMAI). He was associated earlier as Director with Mission Biofuels, GoI, and was on the board of Directors of International Food and Agribusiness Management Association for 2010-11. Sunil holds a BTech (Agriculture) degree and PGDM (IIM Ahmedabad).

Sudarshan Suryawanshi
Chief Executive Officer

Mr. Sudarshan is the co-founder and CEO at ISAP. With nearly 25 years’ experience in agriculture and rural development, Sudarshan’s expertise areas include community mobilization for forming producer organizations, integrated farming systems, market linkages, supply chains, water resource management, small & micro enterprises, international consulting and training. He has spent more than a decade working and travelling extensively and interacting with farmers in 27 countries across Asia and Africa. Sudarshan holds degrees in B.Tech (Agri) and MTech (IIT, Kharagpur).

Dr. S.A Patil
Chairman

An eminent agricultural scientist and educationist, Dr Patil is Chairman, Karnataka Agriculture Mission. Dr. Patil has earlier been Director of the Indian Agricultural Research Institute. Before joining as Director, IARI, Dr. Patil was the Vice-Chancellor of the University of Agricultural Sciences, Dharwad (2000-2006). Dr. Patil holds B.Sc Honours and M.Sc degrees in Agriculture and Ph.D-Genetics and Plant Breeding. Dr. Patil developed a total of 16 hybrids and high yielding varieties in important commercial crops, namely, cotton, groundnut, niger, sunflower and castor. A cotton hybrid Varalaxmi (DCH-3) developed by him was the world’s first inter-specific long staple cotton hybrid. Dr. Patil is a life member of 25 agricultural scientific periodicals of international, national and state levels. He has guided a number of M.Sc. (Agri.) and Ph.D students. He has 299 publications to his credit. Dr Patil served as Chairman/Member in 50 organisations concerned with agricultural teaching, research, extension, development and administration. He is a recipient of several international, national, state and university awards.

Vikas M. Kardile
Director

Mr. Vikas has over 19 years of experience in Agriculture Commodity Trading, processing and supply chain management. He heads Shantikunj Solvent Ltd. a solvent extraction plant with annual turnover of INR 100 crore, as a profit centre. He is Vice President of Rajaram Solvex Ltd, another solvent extraction plant of oilseed with annual turnover of INR 125 crore. He co-promoted India’s leading agribusiness portal (www.agriwatch.com) and agribusiness trade Research Company. Vikas holds a B. Tech in Agriculture Engineering and PGDM from IIM, Ahmedabad.
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Overview

Indian Society of Agribusiness Professionals (ISAP) is a non-government, not-for-profit organization registered under Section 25 of Indian Companies Act of 1956. Established in 2001, ISAP was pioneered by a group of agriculture and management professionals, having a belief that engagement with rural communities, specially small and marginal farmers, in terms of improving their agricultural practices is an effective way of helping them to pursue stable livelihoods and enhanced income, leading to a better quality of life. In this context, during its formative years, agricultural development was the primary focus of ISAP's intervention strategy with rural communities.

ISAP operates with a constantly re-inventing approach, aligning its strategy and interventions with the changing dynamics of the challenges faced by rural communities in their efforts to achieve sustainable livelihoods for better income and quality of life.

In this context, during the course of ISAP's engagement with rural communities for more than a decade, it was increasingly felt that mere agricultural development and focusing only on small and marginal farmers would not make the necessary impact on the lives of the people in rural areas. In this regard, ISAP has incrementally refined its intervention strategy from focusing on only agriculture development to a more comprehensive Sustainable Rural Livelihoods Approach, facilitating multi-pronged interventions on Sustainable Agriculture, Skill Development, Water and Sanitation (WatSan), and Women Empowerment. In terms of the target groups of its interventions, ISAP has broadened the horizon by including youth from BPL families, SC/ST/OBC, minorities and women to the existing focus on small and marginal farmers in rural India.
Our Presence

18 States
70 Districts
3,500 Villages
250 Blocks

Assam
Andhra Pradesh
Chhattisgarh
Gujarat
Haryana
Himachal Pradesh
Jammu & Kashmir
Jharkhand
Karnataka
Madhya Pradesh

Maharashtra
Odisha
Punjab
Rajasthan
Telangana
Uttarakhand
Uttar Pradesh
West Bengal

(III)
Accomplishments

- Mobilized and transformed the lives of more than 2,00,000 families in rural India by helping them to achieve sustainable livelihoods and enhanced incomes.
- As an empanelled organization with Small Farmers Agribusiness Consortium (SFAC), Ministry of Agriculture, GOI, ISAP has promoted 51 Producer Organizations covering about 51,000 small farmers across Rajasthan, Madhya Pradesh, Andhra Pradesh, Karnataka, and Maharashtra, helping them with increasing their crop yield and incomes.
- Trained more than 4000 agri-graduates under its Entrepreneurship Development Program. About 1454 of these were helped in setting up and running their own ventures successfully, and a majority of the rest had better job opportunities.
- Trained around 8000 BPL rural youth on vocational skills, and facilitated job placements for 7077 among these.
- One of the first of its kind initiative by an NGO, our Kisaan Call Centre (KCC) in Madhya Pradesh and Karnataka satisfactorily answered more than five lakh farmer queries.
- 40 water treatment plants were set up for access to safe drinking water in rural areas.
Project Activities
# Project OCPF-IFS

## Introduction

The OCPF-IFS Project has been taken up in three districts of Rajasthan with a view to increase the productivity of field crops, vegetables and fruits to maximize the resource base of the area for overall improvement in production, income and diversification of farming practices in the project geography. As many as 9,600 farmers will directly benefit from (as well as contribute to) this effort and further motivated about 10 farmers each towards making a concrete impact in the life and livelihood pattern of the farming community in the project area.

The projected improvement would be effected through implementation of improved crop production technologies, Integrated Farming Practices and resource conservation viz., watershed harvesting management, recycling of natural and agricultural resources as well as by generating farm level resource base like vermi-compost, bio-pesticides, value addition at farm gate etc. Innovative approach is proposed to be employed to constitute and promote Small Farmers’ production and agribusiness Organizations, with linkage to marketing and value chain stakeholders. Efforts will be made to socially energize and empower available Human Resource (cultivators, youth, women) in three districts of Rajasthan, viz., Baran, Bundi and Sawai Madhopur in which 6 blocks have been earmarked for implementation of the proposed action plan.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Major components to be covered under the project</th>
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<tbody>
<tr>
<td>1.</td>
<td>Promotion of Soil Health cards</td>
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<tr>
<td>2.</td>
<td>Promotion of best available package of cultivation (PoPs) to enhance production and productivity of major crops through technology transfer</td>
</tr>
<tr>
<td>3.</td>
<td>Promotion of integrated Farming System (IFS) among the lead farmers</td>
</tr>
<tr>
<td>4.</td>
<td>Establish functional FPO-level based seed delivery systems</td>
</tr>
<tr>
<td>5.</td>
<td>Training and Capacity building for farmers and their organization on crop production and market integration</td>
</tr>
<tr>
<td>6.</td>
<td>Provide ICT Crop Advisory Services to farmers for enhancing production and market integration opportunities</td>
</tr>
<tr>
<td>7.</td>
<td>Formation and Promotion of Farmers Producer Organization (FPOs)</td>
</tr>
<tr>
<td>8.</td>
<td>Strengthening FPOs’ agribusiness activities, value addition and market integration through AVRCs creation</td>
</tr>
<tr>
<td>9.</td>
<td>Tackling major human development issues in project areas</td>
</tr>
<tr>
<td>10.</td>
<td>Convergence with other stakeholders scheme to strengthen FPOs autonomy and sustainability</td>
</tr>
<tr>
<td>11.</td>
<td>Value chain analysis and FPOs Business plans preparation</td>
</tr>
<tr>
<td>12.</td>
<td>Project Sustainability Strategy and road map</td>
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6 Blocks in district of Baran, Bundi & Sawai Madhopur

<table>
<thead>
<tr>
<th>District</th>
<th>Blocks</th>
<th>Targeted Beneficiaries</th>
<th>Achieved</th>
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<tr>
<td>Baran</td>
<td>Anta</td>
<td>1600</td>
<td>1556</td>
</tr>
<tr>
<td></td>
<td>Kishanganj</td>
<td>1600</td>
<td>1012</td>
</tr>
<tr>
<td>Bundi</td>
<td>Hindoli</td>
<td>1600</td>
<td>1086</td>
</tr>
<tr>
<td></td>
<td>Nainwa</td>
<td>1600</td>
<td>1211</td>
</tr>
<tr>
<td>Sawai Madhopur</td>
<td>Bonli</td>
<td>1600</td>
<td>1203</td>
</tr>
<tr>
<td></td>
<td>Khandar</td>
<td>1600</td>
<td>1386</td>
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## No. of beneficiaries activity wise (2014-15)

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Activity</th>
<th>Type</th>
<th>Number completed</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Crop Demos</td>
<td>New varieties of Soybean, Greengram, Blackgram, mustard, chickpea, New agronomy for wheat growing</td>
<td>560</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>500</td>
</tr>
<tr>
<td>2</td>
<td>Parachute net</td>
<td>Material for crop protection against wild animals</td>
<td>16</td>
</tr>
<tr>
<td>3</td>
<td>Machinery center</td>
<td>Introduced Broad Bed Furrow planter</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>Green fodder round the year</td>
<td>Introduced four new fodder crops and trees for green fodder round the year</td>
<td>20</td>
</tr>
<tr>
<td>5</td>
<td>floriculture</td>
<td>Introduced tuberose flower production</td>
<td>20</td>
</tr>
<tr>
<td>6</td>
<td>Spices and medicinal plants</td>
<td>New varieties of Coriander, Fennel</td>
<td>20</td>
</tr>
<tr>
<td>7</td>
<td>Vegetable cultivation</td>
<td>Cucurbits, Okra, C hillies in summer (Zayad) season</td>
<td>60</td>
</tr>
<tr>
<td>8</td>
<td>Fruit trees</td>
<td>Moringa, Karonda, Acid lime</td>
<td>4</td>
</tr>
<tr>
<td>9</td>
<td>Matka pesticide</td>
<td>New attempt</td>
<td>10</td>
</tr>
<tr>
<td>10</td>
<td>Vermicompost</td>
<td>New farmers inducted</td>
<td>2</td>
</tr>
<tr>
<td>11</td>
<td>Seed production</td>
<td>New areas of activities</td>
<td>16</td>
</tr>
<tr>
<td>12</td>
<td>Poultry keeping</td>
<td>Started with 20 bird units which will be expanded to 100 in number</td>
<td>20 Units established</td>
</tr>
</tbody>
</table>
Introduction
The OCPF Agriculture Extension Services project was launched in May 2010 as a pilot project based primarily on a soil health improvement and yield enhancement platform. The project is located in northern Karnataka which is home to grain legumes grown under rained farming system by small and marginal farmers, with a below average income level and livelihood patterns that can be improved quite considerably. The main crop of this area is pigeonpea, which indeed is so deeply associated with livelihoods of these farmers that it deserves a Geographical Indication (GI) status of its own. The visible success that the project achieved in its very first year of inception, prompted the implementing partners to escalate it into a full fledged sustainable agriculture project. Every year, the program was jointly reviewed by the OCPF team including senior officials of INRA, Morocco and ISAP which resulted in several new components to be added to the program, depending upon the need of the project objectives and of course, the need of the farmer beneficiaries.

In a span of four years, the project culminated into institutionalization of project farmers into “Farmer Producer organizations” (FPOs) and creating linkages of these FPOs with the players and stakeholders of the market value chain, backed by value addition to farm produce at the farm gate.

By the end of the first phase of the project in 2013 (Phase I), The Indian Society of Agribusiness Professionals (ISAP) was able to help the farmers in the project geography to organize themselves into seven (7) Farmer Producer Organizations in districts of Gulbarga, Bidar and Raichur.

In Phase II, which is now in operation, the main emphasis is on making these FPOs sustainable through market integration, infrastructure support and convergence with various agri-business and farmer friendly schemes.

The main activities under this project are
1. Promotion of best available package of cultivation practices (PoPs)
2. Promotion of Integrated Farming Systems (IFS) among the lead farmers
3. Training and capacity building on crop production and market integration
4. Use of ICT for enhancing production and market opportunities
5. Value chains analysis for targeted crops
6. Strengthening FPOs’ agribusiness activities, value addition and market integration
7. Tackling major human development issues in project areas
8. Convergence with other stakeholders schemes to strengthen market integration
9. Project sustainability strategy and exit action plan
10. Creation of FPO federation in north Karnataka
FPO Promotion

Indian Society of Agribusiness Professionals (ISAP) has been delegated the responsibility for setting up 47 Farmer Producer Organizations (FPOs) by Small Farmers' Agribusiness Consortium (SFAC). ISAP has to set up these FPOs in the states of Madhya Pradesh, Haryana, Rajasthan, Karnataka, Maharashtra and Telangana. Each FPO will be comprised of 1000 farmers.

Objectives of the project are:

- Strengthening the farmers' competence through training programs, exposure visits and demonstration of best agricultural and allied practices.

- Increasing marketing opportunities for output marketing, via collective action and increasing linkage of the producer groups to fair and remunerative markets.

- Providing input, information and modern technological services pertaining to agriculture and allied activities, by developing community based sustainable agribusiness models.
Under these programs, 4 FPOs have been registered. 15 FPOs, planned to be formed under NFSM, are under the process of registration. Likewise 3 FPOs in Haryana and 15 FPO in Karnataka are in the process of registration under Mission for Integrated Development of Horticulture (MIDH) and Karnataka Special Project (KSP) respectively. Continuous meetings are being conducted for the project farmers to improve their knowledge about the intervention. The Farmer Interest Groups (FIGs) are encouraged to do shares collection from their members. Trainings are being given to the project farmers using Audio Visual (AV) aids, on Good Agriculture Practices (GAPs). Help of scientists from local KVKs are also taken for conducting training programs for the farmers.
The existing systems of delivery of agricultural inputs, its purchase and use of agricultural output have not been efficient in India. The inadequacy in delivery of appropriate inputs in a timely, qualitative and cost effective manner, affects the produce and the productivity of the small and marginal farmers, resulting in loss of crop and income, leading to increased vulnerability. In India, to facilitate this, only about 0.12 million extension workers are available to provide technical support to 118.7 million cultivators. In this regard, ISAP has been one of the first organizations in agriculture to leverage the potential of ICT in bridging this information and communication gap.

ISAP’s ICT based innovations are primarily targeted to address the information requirements of small and marginal farmers in the rural areas. The objective is to help farmers increase their crop productivity, optimize their resources, increase in realization and improve their livelihood options.

Based on the local conditions and rapid penetration of mobile telephony within rural India, ISAP’s ICT based solutions to facilitate farm extension services include Kisaan Call Centres, Community Radio Station and animated videos through the e-krishaksahyogi initiative.

ISAP’s multi-lingual KCCs are located in Kota (Rajasthan), and Gulbarga (Karnataka). Our experts answer farmer queries related to agronomic practices, pest outbreaks, market prices, weather forecast, government schemes, among others. Our approach is based on open software with sophisticated MIS in the form of an inbuilt knowledge management system to capture the entire range of advisory services and to provide full backend data support to our knowledge workers.

Also, other means of ICT were also deployed to provide advisory to the farmers, which included voice message broadcasting system and training through farm animation video. On report of any pest or disease incidence in any area, a precautionary voice message (in Kannada) with appropriate advisory is being sent out to the project farmers through Voice Broadcasting system. In addition, animation farm clips were used to train farmers.
Kisaan Call Centre (KCC)

ISAP has been running KCCs since 2008. The first of its KCC was set up in 2008 in Bhopal with the support of Government of Madhya Pradesh. Between 2008 and 2012, the KCC answered more than 500,000 farmers' queries, with increase in the number of queries every year. Presently, ISAP runs KCCs at Kota in Rajasthan and Gulbarga in Karnataka. ISAP's KCCs are multi-lingual.

ISAP's KCC is based on an open source software that has a sophisticated MIS in the form of an inbuilt knowledge management system, that captures the entire milieu of advisory services provided. Simultaneously, it provides backend data support to the knowledge workers.

Experts answer farmer queries related to agronomic practices and pest outbreak. The domain experts attend to queries related to agriculture, market prices, weather forecast, and government schemes, among others. These queries also undergo analysis at regular intervals, to identify any pattern for possible epidemic, for which then, timely advice can be beamed by state agencies through TV, radio etc.

Accolades

- KCC Bhopal received the Manthan Award South Asia 2009-10 in the category e-enterprise and livelihood
- KCC, Bhopal was selected amongst the 40 outstanding projects under RKVY from 5500 projects all over India
- Received the National e-governance award for the implementation of "Soochna-se-Samadhan" program
Salient features

• Project farmers can call toll free numbers and consult the agriculture experts on farm-specific problems.

• For responding to the queries, experts use computer screens with drop-down software to provide specific answers.

• These KCC are equipped with sophisticated monitoring tool for quality check and back-end data support system in MIS mitigates scope of error.

• All calls are recorded and checked for quality assurance

Since large number of farmers are involved in the program, ICT plays an important role in agriculture extension support. Since inception, a toll-free helpline (1800–425-5052) has been functional to answer the farm related queries of the project farmers. During the year, the KCC experts at Gulbarga responded 21021 calls.

Maximum calls received (7031 - 34%) were on nutrient management, which was followed by plant protection (4593 – 22%) and seed (4170 – 20%). Maximum calls were received from Afzalpur block (4833-23%) followed by Aland (3241-15%). Number of calls was almost equitable from rest of the blocks (ranging 12-13%). Around 12% calls were received from the non-project area. Around 57% calls were received on red gram, 20% on Bengal gram (chickpea) and 22% on other crops and allied agricultural activities.
Realizing the immense potential of ‘Community Radio’ as an effective medium to disseminate information related to agri-extension services to the farmers within a reception range, ISAP established its first agriculture based Community Radio Station (CRS) at Sironj in Vidisha district of Madhya Pradesh. Popularly known as "Kisan Vani" at FM 90.4, the CRS in Madhya Pradesh is catalyzing the process of rural empowerment in the surrounding 400 villages in the range of 40 kms around Sironj. Incidentally, it was the second agriculture based CRS in the country, and the first dedicated CRS on agriculture in Madhya Pradesh.

ISAP CRS model has the following salient features:

- Covers rural population within a radius of at least 25 km.
- Provides regular information and update to farmers – good agricultural practices, introduction to new techniques, updated information on the weather forecast, mandi price.
- Advice to farmers on issues such as plant protection, irrigation, INM, among others.
- Disseminate information on government schemes related to agriculture, health, education, water etc.
- Rejuvenate the local culture by providing space to the local artists in the area.

A periodic Impact Assessment Survey is done by a third party to analyze the usefulness of the information that is disseminated through the CRS.

ISAP is in the process of setting up of 10 CRSs out of which CRS in 2 states are functional. 8 are under Agriculture Department of Rajasthan in the districts of Bhilwara, Bharatpur, Bikaner, Jaipur, Jodhpur, Nagaur, Sikar, Kota, Sri Ganganagar and Udaipur. (CRSs in Bharatpur and Kota)

Achievements

- CRS Sironj got First Prize National Award in 2013 presented by MIB Minister Manish Tiwari (For promoting local culture).
- Former Cabinet Minister (Cultural Minister) Mr. L.K Sharma also had appreciated ISAP’s CRS initiatives.
- CENTRE FOR GOOD GOVERNANCE (CGG) Jubilee Hills, Hyderabad include us in Top Five NIRD Hyderabad appreciated our work in the report of Impact Analysis.
- Finalist in Mobiles for GOOD Award by VODAFONE FOUNDATION.
- Winner of THE MANTHAN South West India Award.
- 2nd Time Community Radio Association Elected Station Mr. Jitender Sharma as Vice President Central Zone.
In India, with about 263 million farmers, including cultivators and agricultural labourers, the corresponding number of agriculture extension workers is merely 0.12 million. Because of the inadequacy of the existing system to facilitate critical information in the input-throughput-output process of agriculture, severely affect the farmers' produce and the productivity. This results in loss of crop and income for the farmers, leading to increased livelihood and food insecurity. In this regard, ISAP has been one of the first organizations in agriculture to leverage the potential of ICT in bridging this information and communication gap.

The growth of mobile subscribers in rural India has outstripped the growth in urban areas. Taking cue from this, ISAP launched its e-krishaksahyogi now called the “krishi Gyan” (www.e-krishaksahyogi.org) program, that attempts to address the problem of accessibility of useful and timely information by small and marginal farmers, to achieve the objectives.

**Through Krishi Gyan, ISAP is making efforts to**

- Provide timely and useful information on proven cropping techniques in the most appealing, effective, timely and intelligible manner.

- Connect farmers with experts by using 3G technology (live video conferencing).

- Link farmers to markets, where they can see live auctioning of agriculture produce in mandis and can interact with traders.

- Provide advance information on weather and crop.
Skill Development

In the last few decades, the Indian economy has undergone transformation from agriculture to manufacturing and services sectors. During the same period, in absolute terms, number of people employed in agriculture has declined, seasonal migration has witnessed an increase from rural to urban areas. However, a large amount of labour force cannot be absorbed in the manufacturing and services sectors due to lack of appropriate skill sets.

It is estimated that the working population in India will be more than 700 million by 2020. An estimated 500 million of these, including the temporary migratory population from rural to urban areas, will require specific skill training to gain employment. More than 75% of the 50 to 70 million jobs to be created in the next five years, will fall in the unorganized and informal sector, and require at least basic skill sets. High growth sectors like manufacturing, automotive, retail, trade, transport, construction, hospitality and healthcare are likely to provide large scale employment. In the rural areas, there is a need to create opportunities of employment through imparting appropriate skills in labour intensive industries such as agricultural food processing, livestock, floriculture, horticulture etc.

Large government programs like National Rural Livelihood Mission (NRLM) are providing opportunities both for wage employment and skill development of the rural youth. However, the challenges for skill development of such a large population are huge, and would require consolidated and convergent efforts of the stakeholders, along with innovation such as Public-Private Partnership, among others.

A set of following parameters helps in advancing the skill development.

Education/Employability Mismatch
- Training for employment
- Market led curriculum
- Establishing forward linkage
- Training model – initiated in Urban and transition to address the exploitation of migration, centres set up in rural areas for safe and skilled migration.
Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

DDU-GKY is a skill and placement initiative of the Ministry of Rural Development, Government of India. DDU-GKY Skills has its origins in the 'Special Projects' component of the Swarnajayanti Gram Swarozgar Yojana (SGSY). The project has been targeting rural youth in the age-group of 18 to 35 years, People with Different Ability (PwD), victims of human trafficking, manual scavengers, transgenders, rehabilitated bonded labourers and other vulnerable groups.

The project has taken the target groups through the following distinct steps:

- Awareness building within the community about various opportunities.
- Identifying underprivileged rural youth.
- Mobilising rural youth through counselling them and their parents.
- Selection based on aptitude.
- Imparting knowledge, industry linked skills and attitude that enhance employability.
- Providing jobs that can be verified through methods that can stand up to independent scrutiny, and those that pay above minimum wages.
- Supporting the person so employed for sustainable growth, post placement.

ISAP has been successfully running the project in seven districts of Odisha i.e Sundargarh, Sambalpur, Mayurbanj, Keonjhar, Khurda, Koraput and Jagatsinghpur, mobilizing about 1500 participants for the program.

### Outreach of “ISAP Implemented Skill Development Projects”

<table>
<thead>
<tr>
<th>Sl. No.</th>
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<th>Under Training</th>
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<td><strong>Total</strong></td>
<td><strong>8975</strong></td>
<td><strong>7077</strong></td>
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Odisha Scheduled Castes and Scheduled Tribes Development Finance Co-Operative Corporation Limited (OSFDC)

The OSFDC project sponsored by SC&ST Welfare Department, Govt. of Odisha targets particularly the underprivileged Scheduled Caste, Scheduled Tribe and other scavenger groups to make them employable by providing placement linked skill development training program. Students were trained in domains like Bed Side Patient Assistance (BSPA), Electrical, and Hospitality.

ISAP with a pragmatic approach, trained & provided sustainable livelihood to such target group in districts like Kandhamal, Keonjhar, Mayurbhanj & Sundargarh of Odisha effectively.

<table>
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<tr>
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<tr>
<td></td>
<td>Keonjhar</td>
<td>43</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Mayurbhanj</td>
<td>28</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Sundargarh</td>
<td>54</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td>Koraput</td>
<td>49</td>
<td>25</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>207</td>
<td>147</td>
</tr>
</tbody>
</table>

![Graph showing技能发展](https://via.placeholder.com/150)
Agriclinics and Agribusiness Centre (ACABC)

- 60 days residential training programme on Agri Entrepreneurship development in MANAGE (National Institute of Agricultural Extension Management).
- Maximum Candidates in one batch: 35
- Running 11 centres in 11 states of Jammu & Kashmir, Assam, Jharkhand, Bhopal, West Bengal, Haryana, Utrakhand, Rajasthan, West Bengal, Gujarat.
- Training Comprises of classroom Lectures, Exposure Visit, Hands on Experience, Handholding for a period of 1 Year.
- There is no age limit for the training program, even retired agri/allied professionals are eligible to take it up.
- Provide support in preparation and submission of detailed Project Reports.

Future Plans

- Ongoing Training of batches in Bhopal Centre.
- New Batch in Rajasthan from December 20th, 2015.
- Exposure Visit of ACABC Trainees of various Centres under the programme.
<table>
<thead>
<tr>
<th>Centres</th>
<th>Ventures Established</th>
<th>Candidates Trained</th>
<th>Training Programmes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Punjab</td>
<td>26</td>
<td>70</td>
<td>14</td>
</tr>
<tr>
<td>West Bengal</td>
<td>35</td>
<td>135</td>
<td>6</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>79</td>
<td>239</td>
<td>20</td>
</tr>
<tr>
<td>Jharkhand</td>
<td>26</td>
<td>70</td>
<td>14</td>
</tr>
<tr>
<td>Utrakhandh</td>
<td>12</td>
<td>51</td>
<td>5</td>
</tr>
<tr>
<td>Assam</td>
<td>14</td>
<td>93</td>
<td>17</td>
</tr>
<tr>
<td>Haryana</td>
<td>21</td>
<td>65</td>
<td>16</td>
</tr>
<tr>
<td>Chattisgarh</td>
<td>35</td>
<td>67</td>
<td>4</td>
</tr>
<tr>
<td>Himachal Pradesh</td>
<td>0</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>16</td>
<td>105</td>
<td>4</td>
</tr>
<tr>
<td>Jammu &amp; Kashmir</td>
<td>6</td>
<td>66</td>
<td>27</td>
</tr>
<tr>
<td>Gujarat</td>
<td>16</td>
<td>62</td>
<td>4</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>286</strong></td>
<td><strong>1023</strong></td>
<td><strong>141</strong></td>
</tr>
</tbody>
</table>

**ACABC Progress**

![Graph showing ACABC Progress](image-url)
Poverty has many dimensions and stems from several factors – economic, social and cultural. Although lack of opportunities for livelihood and denial of opportunities are largely seen as major factors for poverty, they are aggravated in the Indian context in case of women. In this context, the SHG movement in India that was initiated by NABARD in 1992 as a major initiative to combat poverty by providing access to financial services for underprivileged, particularly women, has resulted in empowerment of these women. In terms of mobilization, it is the largest development initiative in the world.

In the initial phase of the SHG movement, the emphasis was more on mobilization of poor women into SHGs, and on facilitating credit and saving services. Gradually, the movement matured and the focus also moved on to encourage and help SHG women initiate their own enterprises. In this direction, federations of SHGs is an aggregation of large number of SHGs, and had the potential to leverage its collective strength to seek larger loan for starting the enterprise or better services at a lesser rate from service providers. However, banks were not comfortable with the federations of SHGs. Recently, NABARD SHG bank linkage program in a new avatar called "SHG Version 2" and the large programmes of the government like the National Rural Livelihoods Mission (NRLM) have provided further impetus in facilitating skill development as well as creation of enterprise of women SHGs in India.
SHGs Formation by ISAP

Through its various programs, ISAP has worked for the development of SHGs in its project area. ISAP promoted SHGs are present in Bundi and Bhilwara districts of Rajasthan, Amravati in Maharashtra, Adilabad in Telangana and Gulbarga, Bidar and Raichur districts in Karnataka.

During this period, ISAP implemented NABARD-SHG Bank linkage in Bundi and Bhilwara district of Rajasthan. ISAP's project strategy involved forming small, cohesive and participative groups of the poor, encouraging them to pool their thrift regularly, and use the pooled thrift to make small interest bearing loans to members. The intervention involved formation of the groups, opening their bank accounts, inculcating financial discipline in them through regular savings, and credit link with banks for income generation activities.

ISAP has also provided trainings to women SHGs on skill development related to streams like poultry, dairying, vermicompost, washing powder making, goatery, etc. Apart from skill development trainings, the other key activities of self-help groups include organising regular meetings, banking assistance, discussion on social and development concerns and income generation activities. Current income generation activities started by SHGs promoted by ISAPs are:

- Poultry
- Goatery
- Community Farming
- Washing Powder making

Group strengthening meetings of SHGs is the instrument that ISAP utilizes effectively to motivate SHG members to have bank accounts, and discuss important issues like the possible income generation activities that could be feasible for women at their doorstep. Some of the possible income generation activities in accordance with the market potential that were discussed during these meetings - pickle making, snacks making, bag making, vermicomposting, handicraft making, collective farming, collective fisheries, candle making, vermicelli making, stitching, etc.

Empowerment through SHG Development is an ongoing process in ISAP and the organizational aim is to empower all the women from the small holder farming families associated with it.
Project ‘SWADHARINI’

Swadharini is a pilot project to upscale and intensify SHG bank linkage programme on the guidelines issued by NABARD, RBI, and NRLM.

The aim of this programme is to improve the quality of SHGs by adoption of SHG guidelines issued by NABARD. The project focuses on the credit plus services such as micro insurance/pension schemes for the SHG members. The project aims to promote, nurture, and ensure bank linking for at least 15000 SHGs in 11 districts of the state with the involvement of 5 resource agencies and other project implementation agencies. ‘SHG-Bank Linkage Programme’ has been launched by NABARD, other SHG promoting agencies such as NGOs, Banks (RRBs, DCCBs), Farmers Clubs and Individual Rural Volunteers (IRV) are being extended grant support to organize and nurture SHGs of the poor.

The project aims to provide benefit to the SHG members by converging with various government/non-government programs which are being implemented in the state including the co-opting of groups under NRLM. The project is mainly focused on 3 Districts of Rajasthan viz. Bundi, Bhilwara (Jahazpur and Mandalgarh) and Sawai madhopur. The project activities include awareness meeting, group formation, account opening, credit linkage and capacity building activities. The table below shows the project progress till March 2015.
Besides the regular meetings of SHGs other discussion sessions are also held with the women members of the SHG groups in which they are motivated to utilize their savings for starting some income generation activities like pickle making, snacks making, vermicomposting, handicraft making, collective farming, collective fisheries, candle making, vermicelli making, stitching, etc. with respect to the marketing potential of the products. Exposure visits of SHG members are also being conducted to different agri related centers. The SHG members were made to visit the Sheep and Goat Research Institute in Avikanagar. The main aim of the exposure visit is to provide practical experience regarding Sheep and Goat rearing practices to the SHG members. The experts present in the institute also discussed regarding the housing structure and various requirements of animal that needs to be considered for optimum result.

The SHG members also visit the sheep & goat farms in CSWRI (Central Sheep and Wool Research Institute) so that they can gain in-depth information regarding sheep and goat rearing. The SHG members also visited the knitting industry. The exposure visits play a very important role in motivating SHG members to start their income generation activities. The participation in capacity building activities provides the SHG members with the confidence to start their own ventures to support their livelihood and improve their living conditions. The project has helped SHG members in starting their own venture and becoming independent. The project has also promoted the feeling of cooperation and unity among the members.

<table>
<thead>
<tr>
<th>Location</th>
<th>Target</th>
<th>Groups formed</th>
<th>Accounts opened</th>
<th>Credit linkage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bundi</td>
<td>350</td>
<td>121</td>
<td>101</td>
<td>13</td>
</tr>
<tr>
<td>Jahazpur</td>
<td>200</td>
<td>200</td>
<td>200</td>
<td>46</td>
</tr>
<tr>
<td>Mandalgarh</td>
<td>100</td>
<td>18</td>
<td>12</td>
<td>0</td>
</tr>
<tr>
<td>Sawai Madhopur</td>
<td>100</td>
<td>12</td>
<td>2</td>
<td>0</td>
</tr>
</tbody>
</table>
Survey & Research Studies
BASELINE SURVEY IN JAMMU AND KASHMIR DIVISIONS UNDER MISSION FOR INTEGRATED DEVELOPMENT OF HORTICULTURE (MIDH)

Baseline Survey in Jammu and Kashmir divisions under Mission for Integrated Development of Horticulture (MIDH) was carried out with the objective to explore current scenario of horticulture crops cultivated in the area including, economics of cultivation, production, financial aspects, marketing aspects, pre and post infrastructure available to handle the horticulture crops in the divisions.

The services performed by ISAP

- Secondary Data Gathering- Govt Departments in Respective States, NHB, NHM etc.
- Analysis of secondary data.
- Value Chain Mapping of identified F&V produce in each state through Primary Research-Stakeholders Survey (Farmers, Traders, Markets, Research Institutions, Govt. Officials-Horticulture, Agriculture, Marketing, Industry), Logistics, Processors, Consumers), FGDs etc.
- Compilation and Tabulation of secondary and primary data.
- Analysis of primary and secondary data.

**Location within country:** Assam, Chhattisgarh, Meghalaya, Nagaland and Jammu & Kashmir

**Duration of Assignment/job:** July 2014 – September 2014, Months-3
Since 2010, the National Food Security Mission of India has scaled-up the dissemination process of the stress-tolerant rice varieties through mini-kits distributions and block demonstrations in Eastern India.

To track the diffusion of new rice varieties, there should be a reliable monitoring system that covers wide areas with a comparable method. However, available data on cultivar-specific adoption is sporadic, and no systematic monitoring systems exist to follow uptake and use of rice varieties across regions over time in South Asia.

Therefore, IRRI has established a rice monitoring project called Rice Monitoring Survey: South Asia (RMS-SA). As one important component of the RMS-SA, IRRI is working with ISAP to conduct a survey in four Eastern India states: Bihar, Odisha, Uttar Pradesh, and West Bengal.

RMS –SA Survey will cover 87 districts covering 447 blocks and 710 villages across the 4 states and 7200 households.

**Location within country:** Bihar, Odisha, Uttar Pradesh and West Bengal

**Duration of Assignment/job:** April 2014 – July 2014, Months-4
Accounts
INDEPENDENT AUDITORS’ REPORT TO THE MEMBERS OF INDIAN SOCIETY OF AGRIBUSINESS PROFESSIONALS

Report on the Financial Statements
We have audited the accompanying financial statements of INDIAN SOCIETY OF AGRIBUSINESS PROFESSIONALS ("the Company"), which comprise the Balance Sheet as at 31st March, 2015, the Statement of Income and Expenditure for the year then ended, and a summary of the significant accounting policies and other explanatory information.

Management’s Responsibility for the Financial Statements
The Company’s Board of Directors is responsible for the matters stated in Section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditors’ Responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made thereunder.

We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor’s judgment, including the assessment of the risks of material misstatement of the financial
statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Company's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on whether the Company has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Company's Directors, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Opinion
In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at 31st March, 2015, and its excess of income over expenditure for the year ended on that date.

Report on Other Legal and Regulatory Requirements
1. The Companies (Auditors' Report) Order, 2015 issued by the Central Government in terms of Section 143(11) of the Companies Act, 2013 is not applicable to the Company, as it is licensed to operate under Section 8 of the Companies Act, 2013.

2. As required by Section 143(3) of the Act, we report that:
   (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

   (b) In our opinion, proper books of account as required by law have been kept by the Company so far as appears from our examination of those books.

   (c) The Balance Sheet and the Statement of Income and Expenditure dealt with by this Report are in agreement with the books of account.

   (d) In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.

   (e) On the basis of the written representations received from the directors as on 31st March, 2015 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2015 from being appointed as a director in terms of Section 164(2) of the Act.
(f) With respect to the other matters to be included in the Auditor’s Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

i. The Company does not have any pending litigations which would impact its financial position.

ii. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.

iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.

For DEEPAK ROSHAN & ASSOCIATES
Chartered Accountants
FRN: 008936C

Deepak Aggarwal
Partner
M. No. - 077945

Place: - New Delhi
Date: - 07/09/2015
## Balance Sheet as at 31st March, 2015

(All amount are in INR)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Note No.</th>
<th>As At 31.03.2015</th>
<th>As At 31.03.2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I. EQUITY AND LIABILITIES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Shareholder's Funds</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Share Capital</td>
<td>2</td>
<td>100,000.00</td>
<td>100,000.00</td>
</tr>
<tr>
<td>(b) Reserves and Surplus</td>
<td>3</td>
<td>76,249,103.24</td>
<td>69,370,053.07</td>
</tr>
<tr>
<td>(2) Non-Current Liabilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Long-term borrowings</td>
<td>4</td>
<td></td>
<td>446,316.93</td>
</tr>
<tr>
<td>(b) Long-term provisions</td>
<td>5</td>
<td>1,427,033.00</td>
<td>1,152,701.00</td>
</tr>
<tr>
<td>(3) Current Liabilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Short-term borrowings</td>
<td>6</td>
<td>44,565,737.00</td>
<td>9,916,560.00</td>
</tr>
<tr>
<td>(b) Trade payables</td>
<td>7</td>
<td>65,386,124.93</td>
<td>133,824,576.24</td>
</tr>
<tr>
<td>(c) Other current liabilities</td>
<td>8</td>
<td>32,345.00</td>
<td>21,847.00</td>
</tr>
<tr>
<td><strong>&quot;Total&quot;</strong></td>
<td></td>
<td>187,760,343.17</td>
<td>214,832,054.24</td>
</tr>
</tbody>
</table>

| II. ASSETS                    |          |                  |                  |
| (1) Non-current assets       |          |                  |                  |
| (a) Fixed assets             |          |                  |                  |
| (i) Tangible assets          | 9        | 31,484,492.10    | 22,269,326.57    |
| (b) Non-Current Investment   |          | 95,000.00        | -                |
| (c) Long-term loans and advances |      | -                | -                |
| (d) Other non-current assets | 10       | 310,007.14       | 286,598.14       |
| (2) Current assets           |          |                  |                  |
| (a) Trade receivables        | 11       | 57,837,036.24    | 50,780,782.24    |
| (b) Cash and cash equivalents| 12       | 84,072,031.31    | 136,100,766.01   |
| (c) Short-term loans and advances | 13   | 3,800,586.00     | 374,148.00       |
| (d) Other current assets     | 14       | 10,161,190.38    | 5,020,433.28     |
| **"Total"**                  |          | 187,760,343.17   | 214,832,054.24   |

**Significant Accounting Policies**

**Notes on Financial Accounts**

**Auditors Report:**
In terms of our separate report of even date attached.

For DEEPAK ROSHAN & ASSOCIATES
Chartered Accountants
Firm Registration Number: 1008936C

Deepak Agarwal
Partner
M. No. - 077945

Place : New Delhi
Date : 07.09.2015

For and on behalf of Board of Directors

INDIAN SOCIETY OF AGRIBUSINESS PROFESSIONALS

DIRECTOR

DIRECTOR

New Delhi
INDIAN SOCIETY OF AGRIBUSINESS PROFESSIONALS  
23, Zamrudpur Community Center, Kailash Colony Extension, Delhi-48  

Income & Expenditure A/c for the year ended 31.3.2015  
(All amount are in INR)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Note No.</th>
<th>As At 31.03.2015</th>
<th>As At 31.03.2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grant</td>
<td>15</td>
<td>104,070,653.40</td>
<td>88,574,490.15</td>
</tr>
<tr>
<td>Project Contribution</td>
<td>16</td>
<td>34,921,999.44</td>
<td>35,991,951.65</td>
</tr>
<tr>
<td>Interest Income</td>
<td>17</td>
<td>7,917,612.80</td>
<td>1,430,591.31</td>
</tr>
<tr>
<td>Other Income</td>
<td>18</td>
<td>176,177.00</td>
<td>1,373,767.37</td>
</tr>
<tr>
<td><strong>&quot;Total Income&quot;</strong></td>
<td></td>
<td>147,086,442.64</td>
<td>127,370,800.48</td>
</tr>
</tbody>
</table>

| Expenditure               |          |                  |                  |
| Audit Fee                 |          | 112,360.00       | 112,360.00       |
| Depreciation              | 9        | 7,573,615.04     | 3,510,106.17     |
| Employee Benefit Expenses | 19       | 21,591,929.00    | 25,145,755.00    |
| Project & Field Expenses  | 20       | 37,213,753.53    | 16,872,443.00    |
| Other Expenses            | 21       | 72,906,805.56    | 66,630,526.98    |
| **"Total Expenses"**      |          | 139,398,463.13   | 112,271,191.15   |
| **"Excess of Income Over Expenditure"** | | Rs. 7,687,979.51 | 15,099,609.33 |

Significant Accounting Policies  
Notes on Financial Accounts  

Auditors Report:  
In terms of our separate report of even date attached.  

For DEEPAK ROSHI & ASSOCIATES  
Chartered Accountants  
Firm Registration Number: 008936C  

Deepak Aggarwal  
Partner  
M. No. - 077945  

Place : New Delhi  
Date : 07.09.2015  

For and on Behalf of Board of Directors  

INDIAN SOCIETY OF AGRIBUSINESS PROFESSIONALS  

[Signatures]  
DIRECTOR  
DIRECTOR