

**Feed The Future  
India Triangular Training (FTF-ITT)  
Program  
on**

**Agricultural Credit for Sustainable Livelihoods**



6-20 February 2018

At



Bankers Institute of Rural Development  
Sector H, LDA Colony, Lucknow-226012, India  
*[www.birdlucknow.in](http://www.birdlucknow.in): ISO 9001: 2008 Institution*

## About BIRD

Bankers Institute of Rural Development (BIRD), Lucknow, India ([www.birdlucknow.in](http://www.birdlucknow.in)) is a premier institute for providing training, research and consultancy services in the field of agriculture and rural development banking in India. The Institute was established in 1983 by National Bank for Agriculture and Rural Development (NABARD), the apex development bank supporting agriculture and rural development in India. BIRD is committed to provide quality training, consultancy and other related services to financial institutions and other stakeholders including international clientele focused on agriculture and rural development. BIRD has been certified as ISO 9001: 2008 institution.

BIRD provides training support to supplement Human Resource Development efforts of Banks (Commercial Banks, Regional Rural Banks, Co-operative Banks), Government and Non-Governmental Organization's for Indian and international clientele. Based on specific requirements of the organisations concerned, customized programs are also conducted by the Institute. BIRD offers consultancy services to Indian and International Agencies in the fields relating to Agriculture, Rural Development, Rural Banking, Micro Finance and Capacity building in relevant areas. BIRD also conducts Applied Research and Studies for gaining insight into the development process of rural banking and related fields for suggesting alternative policy measures.

BIRD also hosts two centres- '**Centre for Research on Financial Inclusion and Microfinance (CRFIM)**' and '**Centre for Professional Excellence (C-PEC) in Cooperatives**'. CRFIM was set up in 2007-08 to conduct research in Financial Inclusion and Microfinance. It publishes a biennial journal on microfinance to disseminate research findings on different aspects of microfinance. C-PEC was set up in 2008-09 for achieving professional excellence in co-operatives.

The Institute has been recognized by Asia Pacific Rural and Agriculture Credit Association (APRACA) as a Centre of Excellence in the area of Self Help Group-Bank Linkage. Accordingly, an APRACA Centre of Excellence has been set up in the institute. Besides, the Institute organizes National / Regional level seminars / workshops on different themes to generate ideas and articulate feasible solutions to pressing problems in the area of agriculture and rural development.

The Institute also undertakes publication of periodic study reports and occasional papers on different aspects of agriculture and rural development banking.

The Institute is housed in sprawling campus of 42 acres (17 hectares), has state of the art infrastructure which includes centrally air conditioned academic, administrative and hostel blocks, well equipped class and syndicate rooms, a computer lab, conference hall, a Board

room equipped with video conference facilities for national and international meets and seminars and an auditorium to seat 300 delegates. The lush green campus of BIRD evokes all the finer senses and sensibilities of a person and provides most conducive atmosphere for learning.

The Institute is headed by a Director and is assisted by a Joint Director. The Institute has on its rolls 19 Faculty Members with varied professional background (economics, agriculture, horticulture, agricultural engineering, animal husbandry, finance, HR, IT, etc.) and each faculty has more than two decades of experience in their chosen fields of expertise. Further, the institute has support staff for academic and administrative functions.

### **Program Brief:**

Title : Agricultural Credit for Sustainable Livelihoods  
Date & Venue : 6<sup>th</sup> to 20<sup>th</sup> February 2018: BIRD, Lucknow, India  
Duration : 15 days  
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### **Program Background:**

Agriculture is the main stay of economy of many developing countries and India is no exception. The sector contributes close to 15% of GDP and more importantly, provides sustainable livelihoods to nearly half of Indian population. Indian Agriculture comprises over 85% of small and marginal farmers and credit is a vital input to sustain the agriculture operations. There is a well-established banking infrastructure in India for meeting the agriculture credit needs, with co-operative banks showing the way, a century back. Nationalization of major private banks during 1969 & 1980 and setting up of Regional Rural Banks during 1975 are the two major institutional interventions which has paved the way for enhancing Credit to the agriculture sector.

Along the way, a few interventions relating to products and its delivery has been made so that adequate credit is available to the farmers on time. "Kisan Credit Card (KCC)" (Farmers Credit Card) is one such product which has helped in easy access to credit for millions of the farmers. Further, interventions like 'Self Help Groups (SHG)', 'Joint Liability Groups (JLG)' and 'Farmer Producer Organisations (FPO)' are also enhancing the reach of the banking system in India.

## **Program Focus:**

The training program shall give overall perspective about the agriculture, banking, agricultural credit situation in India and important innovations in this regard. Due emphasis will be given on the credit planning, co-ordination and monitoring mechanisms developed over the years for agriculture credit in India. Further, the interventions in credit delivery like SHGs, JLGs and FPOs will also give an insight to the participants on the different modes of '*reaching the unreached*'. The program will also focus on off-farm activities for sustainable livelihood promotion.

The course will also have the study visits to Rural Financial Institutions (RFIs) / Credit delivery models currently being practiced in India. About 50% time shall be devoted to lecture-cum-interaction sessions and remaining 50% time on presentations, case exercises, videos and meaningful practices in livelihood promotion.

## **Program Objectives:**

At the end of the programme, the participants will be able to:

- Describe the concept of Sustainable Agricultural Livelihoods and role of credit in inclusive development/growth.
- Explain the banking infrastructure in India with focus on key institutions of Indian rural financial system like Reserve Bank of India (RBI), National Bank of Agriculture and Rural Development (NABARD) and Rural Financial Institutions (RFIs).
- Explain the Credit planning process, implementation and its effective monitoring in India
- Describe the challenges and way out in Agriculture Credit in India and lessons for FTF member countries.
- Describe the Alternate credit delivery interventions of NABARD and lessons thereof for FTF member countries.
- Describe the key concepts of 'off-farm sector' for sustainable livelihood promotion
- Prepare an implementable action plan for their own country based on the learnings of the programme