

Programme Brochure



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ALIDE





Rural and Agricultural Finance: Critical Input
to Achieve Inclusive and Sustainable Development
Venue: Taj Palace Hotel; New Delhi, India
12-14 November 2019

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1. About 6th World Congress on Rural and Agricultural Finance

1.1 SUMMARY

6th World Congress on Rural and Agricultural Finance aims at bringing APRACA, AFRACA, ALIDE, CICA and NENARACA member institutions and all interested development sector partners together to discuss the topics that define the future of the flow of finance to the rural and agricultural sector and to bring a powerful message to the worldwide policymaking community.

The congress features global speakers and panelists from the members of regional/global associations as well as experts from the development sector around the world. It offers the attendees insights during high-impact panel discussions. This World Congress on Rural and Agricultural finance is an excellent opportunity to create and strengthen business relationships and to promote the products and services offered by leaders in the sector to an international audience of financial sector and policy makers. The Venue of the 6th World Congress is as follows:

Taj Palace Hotel

Address: 2, Sardar Patel Marg, Diplomatic Enclave, Chanakyapuri, New Delhi, Delhi 110021, India

Tel: +91 11 66311282 **Mobile:** +91 9212577005

Website: www.tajhotels.com/en-in/taj/taj-palace-new-delhi/

1.2 BACKGROUND

The Sustainable Development Goals (SDG) adopted by the United Nations committed to address the global challenges being faced by mankind by the year 2030. They including those related to poverty, inequality, climate, environmental degradation, prosperity, and peace and justice. As per the SDG Goal #1 economic growth must be inclusive to provide sustainable employments and promote equality which will in due course help to end extreme poverty in the most impoverished areas. The main objective of Goal # 2 of Agenda 2030 is to promote investments in agriculture which is crucial to enhance the capacity for agricultural productivity and sustainable food production systems which eventually are necessary to help alleviate the perils of hunger. As the producers of food, farmers' role in hunger eradication is obvious, but farmers also represent one-third of the world's population and majority of them are small-holder and it is imperative that major investments should be targeted to small-holder agriculture. Access to finance is considered as the critical inputs for the growth of the agriculture and allied sector.



Being mindful to this emergent situation and urgency to improve the flow of finance and investment in rural and agricultural sector with a larger objective to achieve the financial inclusion, the regional and global rural and agricultural credit associations unanimously adopted to convene the 'World Congress on Rural and Agriculture Finance' at regular interval (3 year) which will be hosted by the regional/global agricultural credit associations around the globe. In this direction, '1st World Congress' was held in Addis Ababa, Ethiopia during 05-07 November 2005, '2nd World Congress' was organized in Bangkok during 31 October-03 November 2007. The '3rd World Congress' was held in Marrakech, Morocco during 26-30 October 2010; Paris hosted the '4th World Congress' during 26 to 28 September 2013. The '5th World Congress' was last held in Dakar, Senegal, during 22-25 November 2016 and it was resolved that National Bank for Agriculture and Rural Development (NABARD), India and APRACA will co-host the '6th World Congress' in New Delhi. The steering committee comprised of the representatives from all the regional/global associations met in Bangkok, Thailand during 22-23 March 2018 and finalized the modalities for the Congress. During these years, the World Congress forum brought together who is who in rural and agricultural finance and stakeholders around the globe to share experiences on emerging and cross cutting issues on the industry.

This 6th World Congress to be held at the Taj Palace Hotel, New Delhi, India on 12-13 November 2019 which is being co-hosted by the National Bank for Agriculture and Rural Development (NABARD), India and the Asia-Pacific Rural and Agricultural Credit Association (APRACA) and supported by the Ministry of Agriculture and Farmers Welfare, Government of India. This global event is being organized in collaboration with four other Regional and global Associations: the Confédération Internationale du Cr dit Agricole (CICA), the African Rural and Agricultural Credit Association (AFRACA), Latin American Association of Development Financial Institutions (ALIDE), and the Near East–North Africa Regional Agricultural Credit Association (NENARACA).

1.3 RATIONALE OF HOLDING WORLD CONGRESS

Agriculture and its many associated value addition agribusinesses and services must play a crucial role in order to meet the 17 new global Sustainable Development Goals (SDGs), including their important goals and targets toward ending hunger, poverty and reducing inequality by 2030. The SDG investment required is estimated at more than \$4 trillion annually which is a real huge task for the National governments across the developing countries.

Keeping the foregoing in view, the five regional/global rural and agricultural credit associations jointly organizing this 6th World Congress represent a broad spectrum of financial institutions, which give the highest priority and attention to development finance. These institutions operate in over 100 countries and differ in terms of their size, legal status, and economic setting.

These wide variations of the world's most dynamic financial institutions provide a very comprehensive and rich backdrop for accumulating and disseminating innovations in development finance universe. These institutions are united in their aim of promoting agricultural and rural finance systems in their respective regions, which encourage economic development while maintaining social and environmental balance. Their efforts are underpinned by the strong common values which bind them, and their forceful desire to turn diversity into a powerful driving force and catalyst for exchange and cooperation.



1.4 OBJECTIVES

In the context of rapid demographic growth, uncertain agricultural production and in order to promote global value chains in agriculture, it is imperative to boost this sector (including its sub sectors) to meet the growing consumption demand. This will enable tackle food insecurity, wealth/job creation, while ensuring that agriculture and rural development is in line with sustainability, social harmony and natural resources conservation.

¹ Rural and Agricultural Finance covers the flow of finance to agriculture and its subsectors, agricultural value chains, SMEs, cooperatives and other rural institutions (Self Help Groups, Producer's Company/Organization etc.).

² Current investment in SDG-related areas leaves an annual financing gap of \$2-3 trillion per year of which agriculture, water, climate change and related agricultural and rural infrastructure make up a majority (Schmidt Traub and Sachs, 2015).

Agricultural and rural finance institutions are major stakeholders in these challenges as they continuously innovate in order to provide rural people with the most appropriate and suitable financial services that take into account their existing needs and anticipate the change to come. The theme of the 6th World Congress has been carefully chosen as 'Rural and Agricultural Finance: Critical Input to Achieve Inclusive and Sustainable Development'. The overarching objectives the congress is to combat poverty, inequality and respond to the threats of climate change by 2030 with the active support from financial sector and policy makers to reach out where it is urgently needed. The specific objective of the congress is to take stocks on the global approach to rural and agricultural finance which is considered as the critical input for achieving inclusive and sustainable development across the sector. The congress provides a global platform worthy to debate and share core and complimentary competencies of the financial sector on delivering finance to achieve equitable growth and development across the region and bring in the innovations and promotes international and interregional cooperation.



1.5 INDIA: THE GLOBAL AGRICULTURAL POWERHOUSE

The share of Agriculture in India's economy has progressively declined to 14.39 percent as per the estimation for the year 2018-2019. However, the importance agriculture sector in India's economic and social fabric goes well beyond this indicator. India is a global agricultural powerhouse. It is the world's largest producer of milk, pulses, and spices, and has the world's largest cattle herd (buffaloes), as well as the largest area under wheat, rice and cotton. It is the second largest producer of rice, wheat, cotton, sugarcane, farmed fish, sheep & goat meat, fruit, vegetables and tea. The country has some 138 million farm holders (Government of India Census 2011) cultivating 195 million (m) hectares (ha) land, of which 63 percent of the total cultivated land are rainfed (roughly 125m ha) while 37 percent are irrigated (70 m ha). In addition, forests cover some 65 m ha of India's land area (World Bank 2016).

A country like India, which aspires to become a powerhouse of the world needs to change agriculture sector where most of the people having their livelihoods (around 59 percent). In other words, agriculture needs to be more productive, scientific and need capital infusion to augment the changes. Government of India policies are directed to develop a productive, competitive, diversified and sustainable agricultural sector and also targeting to double farmer's income by the year 2022. Financing agricultural sector is considered to be the top priority to the policy makers of the country. All these opportunities and initiatives bring in a tremendous scope for agriculture finance and provide banking facility to the farming community. The country has seen many innovations in reaching out to the farm and non-farm families so that the benefit of the economic growth in the country could be evenly distributed. The future of agriculture finance depends on factors which help the farmer to increase production, reduce inputs cost, use of scientific & ICT tools, less reliability on nature and direct market linkage would be broadly driving factors.

It is estimated that there would be a huge demand for skilled agriculture & financial professionals to meet the demand for the capital being permeated in the agribusiness and value chain development. This was possible due to the drastic change in the government policies in law and trade practice for the agriculture sector. For Example, introduction of model APMC Act, Contract farming, Negotiability of Warehouse Receipts, e-market platform for agricultural commodities etc. provided tremendous fuel to the private sector development leading to reduce the role of multiple traders & middlemen. Professionals with dipper technical understanding, agribusiness insight and providing financial services are in a greater need during the coming years. The concept of linking the Self Help Groups (SHGs) with the financial sector and collective farming model supported by the government of India are being promoted by different development organization. The SHGs and the Farmer Producer Organizations (FPOs) model already demonstrated their tremendous potential to change the landscape of agricultural and rural finance.



1.6 UNIQUENESS OF THE CONGRESS

The speakers and panelists from all over the world will attend the 6th World Congress and share their experience and views on the topic of interest in globalization of agricultural value chains, risk mitigation in agricultural finance, financial inclusion and the growth of the SMEs with special reference to the role of the financial institutions. It will be a great occasion to hear about how the government decisions are influencing the financial institutions to create their infrastructure in the field of credit decisions, risk sharing and financial advice work while bringing the benefits of globalization to the rural areas.

The delegates will have the occasion to know better about the innovations and breakthrough in delivery of finance and how to cope with the threats of climate changes. You will also be able to listen the human resource planning by some of the most successful financial institutions on delivering the rural finance and keeping the business as the central focus of their services, how they train the workforce, what about social protection and what influence on financial institutions?

A particular focus will be made on the policy push and the best practices being followed across the continent to link the smallholder farmers and agricultural entrepreneurs with the market and financial system and risk sharing techniques. The discussions will also be around development of Farmer Producers Organizations (FPOs) and linking them with the capital and investment from private sector who already demonstrated the potential to be an important vehicle to improve the price realization of the farm and non-farm families leading them to be resilient to climatic shocks and eradicate hunger completely. We will see how all these initiatives can lead to a higher level of financial inclusion. This will allow us to compare different models, from financial institutions in developing countries across the globe.

1.7 PARTICIPATING AGENCIES

It is worth mentioning that the 5 regional/global associations have the membership based in 126 countries covering 354 member institutions across the continents which itself speaks about the strength of the organizing/participating agencies. As per the latest estimates, it is expected that the 6th World Congress will attract 250 foreign participants from 70 countries representing 200 financial institutions.

- Five organizing/participating agricultural and rural credit associations are:
 - Asia-Pacific Rural and Agricultural Credit Association (APRACA) based in Bangkok, Thailand: 87 institutions in 24 countries in Asia-Pacific region;
 - Confédération Internationale Du Crédit Agricole (CICA) based in Bern, Switzerland: 38 institutions in 25 countries in Europe, Africa, Asia and North America;
 - African Rural and Agricultural Credit Association (AFRACA) based in Nairobi, Kenya: 118 institutions from 39 countries in South, Central, East and West Africa;
 - Near East-North Africa Regional Agricultural Credit Association (NENARACA) based in Amman, Jordan: 23 institutions from 16 countries in Near East and North Africa;
 - Latin American Association of Development Financial Institutions (ALIDE) based in Lima, Peru: 91 institutions from 22 countries and 5 international institutions in Central and South Americas.
- Like in the past World Congress, we are expecting the following UN Agencies and international development partners are also expected to join the congress in big numbers as speakers and observers.



1.8 LANGUAGES IN THE WORLD CONGRESS

English language will be used in general for all communications and as medium of presentation in the forum, which refers to all background materials for discussions. The 6th World Congress organizers will arrange for engagement of professional translators for simultaneous translations in French-English-French, Spanish-English-Spanish and Chinese-English-Chinese only in case the number of participants speaking French, Spanish and Chinese exceeds 20.

FIELD TRIP

The field trip to visit **Farmer Producer Company** and **Agribusiness initiatives of NABARD** and the **Taj Mahal** in Agra will be organized by NABARD on 14 November 2019 on payment basis. The delegates interested to join are requested to check the Registration form and confirm participation in the field trip.



CONTACT DETAILS

NABARD and APRACA identified a team of officials for contact. The delegates are requested to contact the following officials and requested to send all the correspondences to the below e-mail address and copy to the contact persons:

worldcongress2019.delhi@gmail.com

Sl #	Contacts in NABARD	Contacts in APRACA Secretariat
1.	Ms. Didla Sumana ; Microcrédit Innovations Département, NABARD Mumbai, INDIA; Tel : +91-22-26539294; Cell : +91-8970468923 ; Email: mcid@nabard.org; didla.sumana@nabard.org	Mr. Kittisak Mommoh ; Tel : +66-2282-0693/2282-1365 Fax : +66-2280-1524 Email : kittisak@apraca.org
2.	Ms. Prafulla T Kurien ; DGM Microcrédit Innovations Département, NABARD Mumbai, INDIA; Tel: +91-22-26539281 Cell: +91-9869061726 Email : pt.kurien@nabard.org	Ms. Thanawan Ampaipanvijit Tel: +66-2282-0693/2282-1365 Fax : +66-2280 1524 E-mail: thanawan@apraca.org thanawan833@gmail.com
3.	Mr. V. K. Pahawa, AGM NABARD, Delhi Regional Office Tel : +91-11-4153 9357 ; Cell : +91 9810298664 Email : vk.pahwa@nabard.org	Ms. Sofia Champanand APRACA Secretariat Tel : +66-2282-0693/2282-1365 Fax : +66-2280 1524 E-mail : sofia@apraca.org
4.	Mr. Vivek Krishna Sinha, GM NABARD, Delhi Regional Office Tel : +91-11-4153 9357 ; Cell :+91-9987816270 Email : vivek.sinha@nabard.org	Dr. Prasun Kumar Das Mobile: (Thailand)+66-948233148; (India): +91-8617231038 E-mail: prasun@apraca.org



2. About Moderators and Speakers

	<p>Smt Nirmala Sitharaman Hon'ble Finance Minister, Government of India</p>		<p>Shri Rajiv Kumar, IAS Finance Secretary Government of India</p>
	<p>Shri Sanjay Agarwal, IAS Secretary Department of Agriculture, Cooperation & Farmers Welfare</p>		<p>Paul Winters Associate Vice-President, Strategy and Knowledge Department at the International Fund for Agricultural Development.</p>
	<p>SHICHIRI Tomio FAO Representative in India Food and Agriculture Organization of the United Nations (FAO)</p>		<p>Senarath Bandara Chief Executive Officer/General Manager Bank of Ceylon, Sri Lanka</p>
	<p>Harsh Kumar Bhanwala Chairman, National Bank for Agriculture and Rural Development (NABARD)</p>		<p>Prasun Kumar Das Secretary General, APRACA Bangkok, Thailand</p>
	<p>Ashok Gulati Infosys Chair Professor for Agriculture Indian Council for Research on International Economic Relations (ICRIER)</p>		<p>Bernard Lehmann Former Secretary of State and Director General, Federal Office for Agriculture (FOAG), Switzerland, Berne</p>
	<p>Thouraya Triki Director, Sustainable Production, Markets and Institutions Division (PMI), International Fund for Agricultural Development (IFAD).</p>		<p>Pierre Jacquet President, Global Development Network, New Delhi</p>
	<p>Sunil Kumar Chief General Manager, NABARD, Head Office, Mumbai</p>		<p>Ramesh Chand Member, National Institution for Transforming India (NITI Aayog) Government of India</p>
	<p>Amar KJR Nayak Professor of Strategic Management & Principal Investigator, Sustainable Ecological Systems, Xavier Institute of Management, Bhubaneswar (XIM-B)</p>		<p>Suresh Pal Director, ICAR-National Institute of Agricultural Economics and Policy Research, India</p>
	<p>Anil Kumar Sharma Executive Director, Reserve Bank of India</p>		<p>Bruno VINDEL Task team leader, Financial Institutions division Agence Française de Développement (AFD)</p>
	<p>Ashis Mondal Founder Director, Action for Social Advancement (ASA)</p>		<p>Calvin Miller International Consultant Agricultural Finance, USA</p>
	<p>Apirom Sukprasert President, Bank for Agriculture & Agricultural Cooperatives (BAAC), Thailand</p>		<p>Michael Hamp Regional Lead Technical Specialist (Inclusive Rural Financial Services for Asia and Pacific) International Fund for Agricultural Development (IFAD)</p>



QIAN Wenhui
Vice Chairman of the Board & President
Agricultural Development Bank of China



Matthew Shakhovskoy
Senior Advisor
Initiative for Smallholder Finance (ISF)
USA



Jean-Marie Sander
Former chairman of Crédit Agricole SA,
and Current Chairman, CICA



Jean-Christophe Debar
Director, Foundation for world Agriculture and
Rurality (FARM)



Bernard Belk
Assistant Director of the Federal Office for
Agriculture (FOAG), Switzerland



Joseph d'Auzay
Secretary Genneral, CICA
Switzerland



John Joel Amimo
Programme Coordinator, AFRACA
Nairobi, Kenya



George Kuria
Chief Executive Officer, ACRA Africa
Nairobi, Kenya



Dickson Naftali
Head of Program, MobiGrow – KCB
Nairobi, Kenya



Thomas T. Essel
Secretary General, AFRACA
Nairobi, Kenya



David Ruchiu
Africa Director & Chief Rural Economist
Farm Concern International, Kenya



Pranav Prashad
Senior Technical Officer at the International
Labour Organisation (ILO)'s Impact Insurance
Facility.



Ernest Desrosiers
Chief Executive Officer of La Financière
agricole du Québec



Thierry Langreney
Chief Executive Officer of Pacifica,
manager of Crédit Agricole Assurances.



Malick Ndiaye
Managing Director of La Banque agricole,
Sénégal



Mariem Dkhil
Director, Sustainable Development Finance,
Crédit Agricole du Maroc; Morocco



Siraj Hussain
Visiting Senior Fellow
ICRIER, New Delhi
India



Jesús Alan Elizondo Flores
Director General, FIRA,
Mexico



CLAUDE TORRE
AGENCE FRANÇAISE DE
DÉVELOPPEMENT (AFD), New Delhi
India



Christoph Kessler
Director, KfW Office
New Delhi, India



Edgardo Alvarez
Secretary General, ALIDE
Lima, Peru



Shri Mahesh Kumar Jain
Deputy Governor, Reserve Bank of India
Mumbai, India



Tanaratt Ngamvalairatt
Senior Executive Vice President, Bank for
Agriculture & Agricultural Cooperatives
(BAAC), Thailand



Dr Jean-Claude Bidogeza
Lead Economist,
ARC African Risk Capacity (ARC)

3.

Programme Schedule

DAY 0 (11 November 2019): Arrival of Delegates (Registration, Meet and Greet)

13:00 to 20:00: Registration at the Taj Palace Hotel

19:00 to 21:00: Meet & Greet with High Tea/Dinner at the Shangri La Eros Hotel (Hosted by NABARD)

DAY 1 (12 November 2019): 6 th World Congress 'Rural and Agricultural Finance: Critical Input to Achieve Inclusive and Sustainable Development'

08:30 to 09.25

Registration at the venue

09:30 to 10:20

Plenary Session: Session Theme: Key note and Special addresses on agricultural development and role of financial services to support achieving Sustainable Development Goals

- Key note Address: Mr. Rajiv Kumar, Secretary (FS), Ministry of Finance, Govt. of India;
- Special Address: Mr. Sanjay Agarwal, Secretary, Department of Agriculture Cooperation and Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Govt. of India;
- Special Address: Dr. Paul Winters, Associate Vice President (Strategy and Knowledge), IFAD, Rome;
- Special Address: Mr. Tomio Shichiri, FAO Representative in India, New Delhi

10:30 to 11:30

Inaugural Session

Session Theme: Inauguration of 6 th World Congress and address by Chief Guest

- Lighting the lamp and other formalities at the stage/ Brief video on World Congress
- Welcome Note: Dr. Harsh Kumar Bhanwala, Chairman, NABARD, India;
- Opening remarks: Mr. Senarath Bandara, Chief Executive Officer, Bank of Ceylon & Chairman APRACA;
- Inaugural Address by Chief Guest: Hon'ble Finance Minister - Smt. Nirmala Sitharaman;
- Vote of Thanks: Dr. Prasun Kumar Das, Secretary General, APRACA;
- Group Photo Session and Tea/Coffee/Networking Break

11:30 to 13:15

Business Session 1 (Code BS 1):

Session Theme: Mainstreaming Sustainable Agriculture to Achieve 2030 Agenda (Session hosted by organizing committee of World Congress)

- International Economic Relations (ICRIER), New Delhi, India: Introduction to the topic and opening remarks;
- Presenters:
 - **Dr. Bernard Lehmann**, former Secretary of State and Director General of the Federal Office for Agriculture of Switzerland, Currently member of steering Board HLPE of the Committee of World Food Security CFS-FAO;
 - Dr. Thouraya Triki, Director Sustainable Production, Markets and Institutions Division, IFAD, Rome;
 - Dr. Pierre Jacquet, President, Global Development Network (GDN), New Delhi, India
- Open forum for Q & A
- Conclusion and wrap up remarks by Session Chair

13:15 to 14:00	Lunch break
14:00 to 15:30	Business Session 2 (Code BS 2): Session Theme: ‘Smallholder aggregation Model for Efficient Value Chain and their Financing’ (Session Hosted and organized by NABARD, India)
	<ul style="list-style-type: none"> ● Setting the tone: FPO movement in India and contribution of NABARD: Presentation by Shri Sunil Kumar, Chief General Manager, NABARD; ● Session Chair: Prof. Ramesh Chand, Member, NITI Aayog, Government of India: Introduction to the topic and opening remarks; ● Presenters: <ul style="list-style-type: none"> - Prof Amar KJR Nayak, Professor, Xavier Institute of Management (XIM) Bhubaneswar, Odisha; - Dr. Suresh Pal, Director, ICAR – National Institute of Agricultural Economics and Policy Research (NIAP), New Delhi, India. -Shri Anil Kumar Sharma, Executive Director, Financial Inclusion and Development Department, Reserve Bank of India; Mumbai, India -Mr. Bruno Vindel, Task Team Leader, Agence Francaise De Development (AFD), Paris; France Shri Ashish Mondal, Director, Action for Social Advancement (ASA); Bhopal; India ● Open forum for Q & A ● Conclusion and wrap up remarks by Session Chair
15:30 to 15:45	Tea/Coffee/Networking Break
15:45 to 17:30	Business Session 3 (Code BS 3) Session Theme: Credit flow to agriculture and its value chain to achieve revitalized rural landscape and deliver inclusive growth (Session hosted and organized by APRACA, Bangkok, Thailand)
15:30 to 15:45	<ul style="list-style-type: none"> ● Session Chair: Mr. Calvin Miller, Former Senior Officer of FAO and Value Chain Finance Expert: Introduction to the topic and opening remarks; ● Presenters: <ul style="list-style-type: none"> - Mr. Wenhui Qian, President, Agricultural Development Bank of China, Beijing - Mr. Tanaratt Ngamvalairatt, Senior Executive Vice President, Bank for Agriculture and Agricultural Cooperatives (BAAC), Bangkok, Thailand; - Dr. Michael Hamp, Lead Regional Technical Specialist, Rural Finance, Markets and Enterprises, IFAD, New Delhi; - Mr. Matt Shakhovskoy, Senior Advisor, Initiatives for Smallholder Finance (ISF), Washington DC; ● Open forum for Q & A ● Conclusion and wrap up remarks by Session Chair
17:30 to 17:45	Tea/Coffee/Networking Break
17:45 to 18:45	Special Event: Publication of “White paper on agricultural insurance”
	<ul style="list-style-type: none"> ● Session chair: Mr. Jean-Marie Sander, President of CICA ● Presenters: <ul style="list-style-type: none"> - Mr. Jean-Christophe Debar, Director, FARM Foundation - Mr. Bernard Belk, Assistant Director-General, Federal Office for Agriculture FOAG (Switzerland) - Mr. Eric Campos, Head of Corporate Social Responsibility of Credit Agricole SA and Managing Director of Grameen Credit Agricole Foundation
19:00 to 21:30	Cultural Programme and Welcome Dinner at Taj Palace Hotel (Hosted by NABARD)

09:00 –10: 45	<p>Business Session 4 (Code BS 4) Session Theme: Agricultural Value Chain Finance Innovations and Lessons: Case Studies in Africa (Session hosted and organized by AFRACA, Nairobi, Kenya)</p>
	<ul style="list-style-type: none"> ● Setting the stage: Mr. Calvin Miller, Former Senior Officer of FAO and Value Chain Finance Expert ● Presenters: <ul style="list-style-type: none"> - Mr. George Kuria, Chief Executive Officer, ACRE Africa: Agricultural Insurance as a Risk Mitigation tool in AGVCF - Mr. Dickson Naftali, Head of Program, MobiGrow, Kenya Commercial Bank: MobiGrow Smallholder Financial Inclusion Model - Mr. Thomas Essel, Secretary General, AFRACA: Agricultural Risk Sharing Financing Schemes: The Case of GIRSAL - Mr. David Ruchiu, Executive Director, Farm Concern International: Commercial Villages Market-driven model in AGVCF ● Open forum for Q & A ● Conclusion and wrap up remarks by Moderator/Session Chair
10:45 to 11:15	Tea/Coffee/Networking Break
11:15 to 13:00	<p>Business Session 5 (Code BS 5) Session Theme: Agriculture Insurance and Risk Management especially to facilitate achieving SDG (Session hosted and organized by CICA, Zurich, Switzerland)</p>
	<ul style="list-style-type: none"> ● Session Chair: Mr. Jean-Christophe Debar, Director, FARM Foundation (Foundation for World Agriculture and Rurality), Paris: Introduction to the topic and opening remarks by Mr. Jean-Christophe Debar (FARM Foundation) and Mr. Pranav Prashad (ILO's Impact Insurance Facility); ● Panelists (Panel Discussions to be animated by Mr. JC Debar, Director, FARM): <ul style="list-style-type: none"> - Mr. Ernest Desrosiers, Chairman La Financière Agricole du Québec, Canada - Mr. Thierry Langreny, CEO of PACIFICA (Deputy CEO of Credit Agricole Assurance, France) - Dr. Jean-Claude Bidogeza Lead Economist, ARC African Risk Capacity (ARC) - Ms. Mariem Dkhil, Director, Sustainable Development Finance, Crédit Agricole du Maroc, Rabat, Morocco - Mr. Siraj Hussain, Former Secretary, Department of Agriculture & Farmers Welfare, Government of India Visiting Senior Fellow ICRIER, New Delhi ● Animated debate led by the session chair and open forum for Q & A ● Conclusion and wrap up remarks by Session Chair
13:00 to 14:00	Lunch Break
14:00 to 15:15	<p>Business Session 6 (Code BS 6) Session Theme: New sustainable financing sources and digital technology to mitigate high transaction costs and other agricultural development barriers</p>

	<ul style="list-style-type: none"> ● Session Chair: Mr. Jesus Alan Elizondo, Director General, FIRA, Mexico: Introduction to the topic and opening remarks; ● Presenters: <ul style="list-style-type: none"> - Mr. Claude Torre; ARB Department, Agence Française de Développement (AFD), France; - Dr. Christoph Kessler, Director, kfw office, New Delhi - Mr. Macareo Rosales, President, FEDECRÉDITO, El Salvador ● Open forum for Q & A ● Conclusion and wrap up remarks by Moderator/Session Chair
15:15 to 16:00	<p>Closing Session: Session Theme: Synthesis of 2 days proceedings and way forward</p> <ul style="list-style-type: none"> ● Proceedings by Mr. Jean-Marie Sander, Chairman, CICA ● New Delhi Declaration by Mr. Senarath Bandara, Chairman APRACA & Dr. Harsh Kumar Bhanwala, Chairman NABARD & Vice Chairman, APRACA ● Way Forward by Mr. Mahesh Kumar Jain, Deputy Governor, Reserve Bank of India ● Vote of Thanks by Mr. Edgardo Alvarez, Secretary General, ALIDE
16:00 to 16:30	Tea/Coffee/Networking Break
16:30 to 17: 30	Special Event: CICA General Assembly
	<p>Session Organized by CICA Secretariat Participants:</p> <ul style="list-style-type: none"> - Delegates from CICA Member Institutions - Interested delegates attending the 6th World Congress
16:30 to 18: 00	Side Event: MEDA INNOVATE: LEARNING JOURNEYS OF SMALLHOLDER FINANCE AND INNOVATION ADOPTION
	<p>Participants:</p> <ul style="list-style-type: none"> - MEDA INNOVATE Team - Invited delegates
DAY 3 (14 November 2019): Field Visits to Agra (Optional)	
06:30 to 21.00	<p>Arrangements for the Field Visits will be made by NABARD for the foreign delegates to study the Farmer Producer Groups and agribusiness initiatives of NABARD in Agra District of Uttar Pradesh and visit to Taj Mahal. This is optional and the delegates need to indicate at the time of registration for their willingness to join the event Detailed field visit programme will be announced in due course.</p>
DAY 4 (15 November 2019): Departure of Delegates	
<p>NABARD: National Bank for Agriculture and Rural Development, India APRACA: Asia-Pacific Rural and Agriculture Credit Association, Bangkok, Thailand AFRACA: African Rural and Agriculture Credit Association, Nairobi, Kenya CICA: Confédération Internationale du Crédit Agricole, Zurich, Switzerland ALIDE: Latin American Association of Development Financing Institutions, Lima, Peru NENARACA: Near East–North Africa Regional Agricultural Credit Association, Amman, Jordan MEDA: Mennonite Economic Development Associates, Waterloo, Canada</p>	

4.

Detailed Business Sessions

Business Session 1 (Code BS 1): 12 November 2019 (11:30 – 13:15 hrs.)

Session Theme: Mainstreaming Sustainable Agriculture to Achieve 2030 Agenda
Session Organizer: APRACA, AFRACA, CICA, ALIDE and NENARACA

Background:

Sustainable production and food systems transformation will be central to achieving the 2030 Agenda of the United Nations. The interlinked goals of poverty reduction (SDG 1), zero hunger (SDG 2) and improved health (SDG 3) along with the goals relating to gender equality (SDG 5) and sustainable consumption and production (SDG 12) can all be tackled by achieving inclusive and sustainable development of the systems and process

The observations made by Food and Agriculture Organization of the United Nations (FAO) in this regard are : (a) the food production systems need to respond to a fast growing population, changing diets, greater urbanization, rising obesity and malnutrition and natural resources that are increasingly overburdened and impacted by climatic shocks; (b) sustainable production in agriculture, forestry and fisheries requires specific attention to the management and use of natural resources, including soil, water, energy and biodiversity and (c) Resilience is a major factor in ensuring sustainable agriculture, fisheries and forestry. The experiences across the continents showed that there are many opportunities to conserve resources while also increasing agricultural productivity and improving livelihoods. As per the classical definition, Inclusive growth means turning economic expansion into better living standards for all, creating opportunities and improving livelihoods across and within societies.

Problem statement:

Policy makers are in agreement that the transition to more sustainable agriculture and food systems requires a multidimensional approach, meaning thereby the actions should not only focus on promoting changes in production systems and practice but should also build partnerships and alliances with stakeholders both within and beyond the food and agriculture sectors. It was observed that the private sector is potential to drive changes due to their efficiency of leveraging investments in the promotion of precision farming. The primary producers play an important role in agricultural transformation and need to be included in the development process and public-private-producer partnerships need to be promoted to gain from potential global value chains.



The aforesaid transformation, however, will require financing and the question remains on the pathways to unlock required funds and policy measures for development of sustainable agriculture and rural enterprises which essentially will synchronize into the broader development goals at the country and regional level. It was observed that innovative financial instruments and services are being used to fund the food systems to make it efficient. For example, blended finance from a range of different actors are found to augur well with the food systems transformation. Governments across the world currently provides half a trillion dollars a year in direct and indirect agricultural subsidies each year, but those do not necessarily generate the best outcomes in terms of inclusiveness and sustainability.

Expected Output:

The experts of this opening business session (BS1) of the 6th World Congress have been drawn from public and private institutions who will deliberate on this most talked subject and expected to provide some pathways so that the national governments will be able to redesign the public support programmes in agriculture and allied activities which could really go a long way to mainstream sustainable agriculture. The session detail is appended below:

- Session Chair: Dr. Ashok Gulati, Agricultural Economist, Indian Council for Research on International Economic Relations (ICRIER), New Delhi, India: Introduction to the topic and opening remarks;
- Presenters:
 - Dr. Bernard Lehmann, former Secretary of State and Director General of the Federal Office for Agriculture of Switzerland, Currently member of steering Board HLPE of the Committee of World Food Security CFS-FAO;
 - Dr. Thouraya Triki, Director Sustainable Production, Markets and Institutions Division, IFAD, Rome;
 - Dr. Pierre Jacquet, President, Global Development Network (GDN), New Delhi, India;
- Open forum for Q & A
- Conclusion and wrap up remarks by Session Chair



Business Session 2 (Code BS 2): 12 November 2019 (13:30 – 15:00 hrs.)

Session Theme: Small-holder aggregation Model for Efficient Value Chain and their Financing
Session Organizer: National Bank for Agriculture and Rural Development (NABARD), India



Background:

Indian agriculture has been predominantly production oriented and focused on enhancing the productivity of traditional crops with very little attention towards demand-based commercialization of agriculture in the context of changing consumption pattern. Small and marginal farmers account for 85 percent of the agricultural land holdings. Some of the key constraints of small/marginal holding farmers are lack of capital and credit access, fragmented landholdings, inadequate extension services, poor bargaining power, low market efficiency & lack of price discovery system. Aggregation of smallholders of agricultural produce through organizing farmers into Farmers Producers Organizations (FPOs), has been considered as one of the effective means of addressing these constraints and enhancing the farmers' income.

Problem statement:

Field level studies have clearly established the positive role of such aggregations in terms of increased net income of farmers through informed decision making, improved access to inputs and agro-services, institutional credit, marketing facilities and enhanced efficiency in the farming operations. However, there are challenges and policy gaps in the ecosystem. The important challenges and confronting issues in building sustainable FPOs, are: (a) Lack of technical Skills/ Awareness, (b) Inadequate Professional Management, (c) Weak Financials, (d) Limited access to credit, market and basic infrastructure, (d) Lack of Risk Mitigation Mechanism etc.

Building of robust FPO movement requires mass awareness generation among farmers/ value chain actors and other stakeholders and initiating critical reforms to strengthen the FPO ecosystem, such as adopting appropriate flexible policy by State Governments, strengthening rural marketing infrastructure, earmarking suitable budgets, encouraging private investors to set up efficient agricultural value chains with integration of FPOs for productivity enhancement, aggregation, value addition and collective marketing etc.

Expected Output:

The experts of this business session (BS2) of the 6th World Congress have been drawn from the stakeholders directly promoting or supporting FPO movements in the country. They will deliberate on this top priority development agenda and expected to provide some workable pathways so that the Government will be able to redesign the public/private support systems in promoting FPOs and their efficiencies to bring a noticeable change in rural and agricultural ecosystem. The session detail appended below:

- Setting the tone: FPO movement in India and contribution of NABARD: Presentation by Shri Sunil Kumar, Chief General Manager, NABARD;
- Session Chair: Prof. Ramesh Chand, Member, NITI Aayog, Government of India: Introduction to the topic and opening remarks;
- Presenters:
 - Prof Amar KJR Nayak, Professor, Xavier Institute of Management (XIM) Bhubaneswar, Odisha;
 - Dr. Suresh Pal, Director, ICAR – National Institute of Agricultural Economics and Policy Research (NIAP), New Delhi, India.
 - Shri Anil Kumar Sharma, Executive Director, Financial Inclusion and Development Department, Reserve Bank of India; Mumbai, India
 - Mr. Bruno Vindel, Task Team Leader, Agence Francaise De Development (AFD), Paris; France
 - Shri Ashish Mondal, Director, Action for Social Advancement (ASA); Bhopal; India
- Open forum for Q & A
- Conclusion and wrap up remarks by Session Chair

Business Session 3 (Code BS 3): 12 November 2019 (15:45 – 17:30 hrs.)

Session Theme: Credit flow to agriculture and its value chain to achieve revitalized rural landscape and deliver inclusive growth

Session Organizer: Asia-Pacific Rural and Agriculture Credit Association (APRACA), Bangkok, Thailand

Background:

In the past few years, agriculture has risen once more to the top of national and international policy agendas. Agriculture lies at the center of inclusive growth leading to sustainable development. It plays a crucial role in addressing the food and nutritional security needs of a growing global population. It has been realized that comprehensive approach of integrating all actors in value chains is needed to reap the benefits. Smallholders and resource-poor rural communities need to be the central actors in an efficient value chain development. Arguably, this could be achieved through revitalized rural sector and removing the imbalances of flow of investments. It needs to take into account national priorities and mutually beneficial linkages among rural based farms enterprises of all scales adapted to site-specific agroecosystems and climate, building on local knowledge and experience while availing the technological innovations and know-how.



Problem Statement:

Globalization has moved the world from fragmented economies to a unit trading bloc that offers enormous opportunities in agricultural development but also heightens competition, with increasing demand on efficient market players. However, weaker market players will be 'pushed' out of mainstream value chains which is posing a threat to the smallholders across the globe and Asia is no exception to that. Indeed, in most Asian countries, agricultural sector performance has not matched with the encouraging economic growth records over the past decade in the region. One of the reasons is the imbalances in development within the continent which is regional in nature and within the countries due to inequal distribution of financial resources and technological innovations. Overall, the continent is yet to deliver the benefits of inclusive and sustainable growth to the smallholders to enhance their resilience. To this end, there must be mobilization of commitment of the relevant stakeholders, at the international and national levels, to revitalize the rural landscape by bringing in more investments and competitiveness in the sector.

**Expected output:**

The policy makers, practitioners and experts of this business session (BS3) of 6th World Congress who are representing the national government, multilateral development agencies, development financial institutions and private sector will deliberate on this important agenda which has taken the center stage of development to achieve SDG. This session is also expected to provide business cases on innovative financial products and services which are potential to play extremely important role in revitalizing rural landscape through agricultural development. The speakers may also argue on the traditional pathways which were unable to provide the benefits of technological and market innovations to the rural areas with special reference to smallholders. The session is also expected to provide lights on redesigning the financial services and support programme to agricultural sector by the national governments with active participation of financial institutions to transform agriculture into agribusiness. The session detail appended below:

- Session Chair: Mr. Calvin Miller, Former Senior Officer of FAO and Value Chain Finance Expert: Introduction to the topic and opening remarks;
- Presenters:
 - Mr. Wenhui Qian, President, Agricultural Development Bank of China, Beijing
 - Mr. Tanaratt Ngamvalairatt, Senior Executive Vice President, Bank for Agriculture and Agricultural Cooperatives (BAAC), Bangkok, Thailand;
 - Dr. Michael Hamp, Lead Regional Technical Specialist, Rural Finance, Markets and Enterprises, IFAD, New Delhi;
 - Mr. Matt Shakhovskoy, Senior Advisor, Initiatives for Smallholder Finance (ISF), Washington DC;
- Open forum for Q & A
- Conclusion and wrap up remarks by Session Chair

Business Session 4 (Code BS 4): 13 November 2019 (09:00 – 10:45 hrs.)

Session Theme: Agricultural Value Chain Finance Innovations and Lessons: Case Studies in Africa
Session Organizer: African Rural and Agricultural Credit Association (AFRACA), Nairobi, Kenya

Background:

Promotion of agribusiness in Africa has tremendous potential to enhance its export competitiveness and meet the global demand for high quality products, convenience, environmental safety, and traceability. This is possible through developing agricultural value chains (AVC) and include the smallholder producers as a part of the chain. Development of AVCs will also contribute to improving growth and reducing poverty by creating economic opportunities in Africa. Agricultural value chain finance (AVCF), which promotes specialization and enhances productivity and investments and the application of modern technology, also supports the increasing transformation and commercialization of agriculture that underlies the sector's sustainability in Africa. Another important benefit of AVCF is that it promotes financial inclusion. In particular, it offers an opportunity to expand the financing space for agriculture by improving efficiency, ensuring repayments, and consolidating linkages among participants in the value chain.

**Problem Statement:**

AVCF is an approach that has the potential to revitalize agricultural finance system in Africa and could be efficiently used by the financial institutions and those organizations actively participating or involved in promoting and developing value chains to bring efficiency in agricultural systems. The financial instruments used in AVCF can help meet the growing need for agricultural finance and investment in response to consumer demand for more processed or value-added products. The strategy for developing or strengthening value chains depends on the business models being followed which includes the drivers, processes and resources of the entire value chain system, even if the system is composed of multiple enterprises. There is also not only one model for financing the value chain, and Africa's AVCs can benefit from the experiences from other countries who implemented business models of AVCF. Many African agribusinesses are based on within-the-chain financing (provided mainly by the initiator or driver of the AVC) and are limited by the availability of this financing source. From a development perspective, national governments and support agencies need to ensure that the financial systems in their countries are able to meet the financial demands arising from the growth of modern agricultural and food value chains.

Expected output:

The Business Session 4 (BS4) will premise around its most recent work with the FAO/CABFIN partnership that resulted to the publication on 'Agricultural Value Chain Finance Innovations and Lessons: Case Studies in Africa' by Calvin Miller. The case studies provide lessons on the successes and challenges of a variety of agricultural value chain models and financing tools within the African context with major contributions from AFRACA member institutions and partners. The overall objective of the session is to showcase how different actors can support financing or financing instruments across different AGVC's. The publication is intended for learnings, discussions and to inform the stakeholders on how to adapt and innovate in their own contexts and where to go to learn more. The session detail is appended below:

- Session Moderator: Mr. John Amimo, Programme Coordinator, AFRACA: Introduction to the topic and opening remarks
- Setting the stage: Mr. Calvin Miller, Former Senior Officer of FAO and Value Chain Finance Expert
- Presenters:
 - Mr. George Kuria, Chief Executive Officer, ACRE Africa: Agricultural Insurance as a Risk Mitigation tool in AGVCF
 - Mr. Dickson Naftali, Head of Program, MobiGrow, Kenya Commercial Bank: MobiGrow Smallholder Financial Inclusion Model
 - Mr. Thomas Essel, Secretary General, AFRACA: Agricultural Risk Sharing Financing Schemes: The Case of GIRSAL
 - Mr. David Ruchiu, Executive Director, Farm Concern International: Commercial Villages Market-driven model in AGVCF
- Open forum for Q & A
- Conclusion and wrap up remarks by Moderator/Session Chair

Business Session 5 (Code BS 5): 13 November 2019 (11:15 -13:00 hrs.)

Session Theme: Agriculture Insurance and Risk Management especially to facilitate achieving SDG
Session Organiser : Confédération Internationale du Crédit Agricole (CICA), Zurich, Switzerland

Background:

Farming has always been a risky business, but agricultural producers are facing increased uncertainties caused by climate change, rising competition due to globalization, and larger fluctuations in market prices resulting from more frequent and intense trade frictions. These situations chiefly affect people who rely on farming, livestock, forests or fishing for their food and income – around one-third of the world's population. People with resilient livelihoods are better able to prevent and reduce the impact of disasters on their lives.

They can better withstand damage, recover and adapt when disasters cannot be prevented. Agricultural producers employ a variety of strategies to manage financial risks including investments in lower risk enterprises, enterprise diversification, maintaining relatively low debt-to-asset ratios and adequate financial reserves, and developing off-farm income sources. In all countries, farmers need to dispose of an array of efficient risk management tools and strategies to be able to contribute to food security and other Sustainable Development Goals (SDGs). The national governments are often involved in many aspects of providing agricultural insurance, including subsidizing the premiums to reduce the burdens of smallholders.

Problem statement:

Agricultural insurance is one of the tools and mechanisms which arguably can provide pathway in proofing the smallholder against the shocks. When protected against weather-induced damage, crop and livestock producers, especially small farm holders, can escape poverty and invest more on their farms, as they are more likely to obtain loans. The entire food value chain is strengthened, and it becomes more efficient and resilient. However, the market of agricultural insurance is still underdeveloped. Three countries – the United States, China and India – make up two thirds of premiums, while Africa as a whole account for less than 1%. In many countries, including in Europe, several obstacles remain to the large-scale adoption of farm insurance. There is an urgent need to design and implement successful insurance programmes for agricultural activities which should be unique, according to the country context, and accepted by all stakeholders. A successful agricultural insurance programme depends on developing and maintaining transparency at all levels starting from private insurers, farmers and responsible government agencies and other stakeholders who need to understand the aspects of the insurance process.



Expected output:

The panel will discuss the conditions for a successful adoption of agricultural insurance, based on the experience from different countries and various industry actors. The session will be in a position to provide suitable response to the questions (a) How can bankers and insurers better reach out to farmers? (b) What role should play the governments? And (c) how better articulate the actions taken by the private and public sectors to improve the farm risk management landscape? The session details appended below:



- Session Chair: Mr. Jean-Christophe Debar, Director, FARM Foundation (Foundation for World Agriculture and Rurality), Paris: Introduction to the topic and opening remarks by Mr. Jean-Christophe Debar (FARM Foundation) and Mr. Pranav Prashad (ILO's Impact Insurance Facility);
- Panelists (Panel Discussions to be animated by Mr. JC Debar, Director, FARM):
 - Mr. Ernest Desrosiers, Chairman La Financière Agricole du Québec, Canada
 - Mr. Thierry Langreny, CEO of PACIFICA (Deputy CEO of Credit Agricole Assurance, France
 - Mr. Malick Ndiaye, General Manager, La Banque agricole Dakar, Senegal
 - Ms. Ms. Mariem Dkhil, Director, Sustainable Development Finance, Crédit Agricole du Maroc, Rabat, Morocco
 - Mr. Siraj Hussain, Former Secretary, Department of Agriculture & Farmers Welfare, Government of India Visiting Senior Fellow ICRIER, New Delhi
- Animated debate led by the session chair and open forum for Q & A
- Conclusion and wrap up remarks by Session Chair

Business Session 6 (Code BS 6): 13 November 2019 (14:00 – 15:15 hrs.)

Session Theme: New sustainable financing sources and digital technology to mitigate high transaction costs and other agricultural development barriers
Session Organizer: Latin American Association of Development Financing Institutions (ALIDE)

Background:

Technological change has been the major driving force for increasing agricultural productivity and promoting agriculture development in all countries across the globe. In the past, the choice of technologies and their adoption was to increase production, productivity and farm incomes. Over many decades, policies for agriculture, trade, research and development, education, training and advice have been strong influences on the choice of technology, the level of agricultural production and farm practices. Ranking technologies and identifying possible future trends can help the policy making process in moving towards sustainable agriculture.

Problem statement:

Technologies that can contribute to an economically efficient farm sector and the financial viability for farmers, while improving environmental performance and which are socially acceptable, will provide “triple dividends” to sustainability. Technological developments are rapidly evolving and information on the costs and benefits of adopting technologies in agriculture is often imperfect. Until recently, the impacts of farm technologies were assessed according to relatively few, generally clear and measurable criteria: production, productivity, farm incomes, employment and trade. Assessing sustainability is more complex when environmental and social considerations must be taken into account.



Expected output:

This session will take up environmental conservation in agricultural development finance by linking up agricultural banks with international financial organizations that promote the financing of environmentally sustainable agricultural projects, the adoption of environmental risk assessment in agriculture and the issuance of green bonds as new financing sources, on the one hand. And on the other, several of the challenges that must be met to provide rural financing will be reviewed. These range from the low density and remoteness that raise transaction costs to the low level of earnings and high rate of exclusion prevailing in the rural sector, which result in the insufficiency of complementary services that make it possible to obtain information about the capacity of potential borrowers; and how these barriers can be reduced by means of remote technological developments (telephone applications, drones, identification of borrowers using social networks and mobile telephones) and by linking up with companies that conduct rural operations (purchasers of raw materials and sellers of inputs and services). In this connection, the expectation is to arrive at recommendations during the session for producing a greater impact on international financing of sustainable agriculture and regarding the use of technology and production chains in accrediting qualified agricultural borrowers. The session details appended below:

- Session Chair: Mr. Jesus Alan Elizondo, Director General, FIRA, Mexico: Introduction to the topic and opening remarks;
- Presenters:
 - Mr. Claude Torre; ARB Department, Agence Française de Développement (AFD), France;
 - Dr. Christoph Kessler, Director, kfw office, New Delhi
 - Mr. Macareo Rosales, President, FEDECRÉDITO, El Salvador
- Open forum for Q & A
- Conclusion and wrap up remarks by Moderator/Session Chair



5. Side Event: MEDA INNOVATE

INNOVATE Adoption of Agricultural Innovations through Non-Traditional Financial Services

INNOVATE - Adoption of Agricultural Innovations through Non-Traditional Financial Services, is a 3-year initiative implemented by MEDA and funded by the International Development Research Centre (IDRC).

With a portfolio of 10 projects, MEDA is assessing the potential of non-traditional finance to enable large scale adoption of agricultural innovations among women and men smallholder farmers in South Asia, South America and East Africa.



SIDE EVENT: LEARNING JOURNEYS OF SMALLHOLDER FINANCE AND INNOVATION ADOPTION

Wednesday, 13 November 2019 | 4:30 PM - 6:00 pm | Taj Palace Hotel (Mumtaz Room), New Delhi, India

Following the main programme of the 6th World Congress on Rural & Agricultural Finance, the MEDA INNOVATE side event will showcase lessons and learning journeys from the region of how non-traditional finance can support smallholder producers to uptake agricultural innovations and technologies. The side event also aims to stimulate dialogue and discussion with stakeholders around the MEDA INNOVATE learning agenda on relevant themes and topics for the region.

4:30 PM - 4:40 PM **Brief Summary of INNOVATE**

Clara Yoon (MEDA)

4:40 PM – 4:50 PM

Setting the Stage:

Fostering smallholder investment and innovation through inclusive financial services

Calvin Miller (MEDA)

4:50 PM – 5:20 PM

Presentations

- Balkrishna Thapa Magr (iDE Nepal)
- Vijay Kumar Gurung (Muktinath Bikas Bank Limited)
- Maruf Azam (Krishi Utsho, CARE Bangladesh)

5:20 PM – 5:35 PM

Q&A

5:35 PM – 5:55 PM

Featured Guest Speaker & Discussion

5:55 PM – 6:00 PM

Wrap Up

6:00 PM – 6:30 PM

High Tea & Refreshments

Upcoming MEDA INNOVATE events: www.meda.org/innovate

Contact: Clara Yoon, Project Manager (cyoon@meda.org)

About NABARD and APRACA

National Bank for Agriculture and Rural Development (www.nabard.org)

NABARD is India's apex development bank, formed by an Act of Parliament in 1982 and wholly owned by the Government of India. Its mandate is promoting sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity. From being a pure refinance provider in 1982 to India's apex development bank in 2019, NABARD, today, directly and indirectly, touches lives of millions in rural India. This journey of last nearly four decades has seen the institution defining a clear and purposeful role for ourselves in rural India and seen us playing a larger role in nation building.

NABARD's Head Office is located in Mumbai and has a pan-India presence with 31 Regional Offices. NABARD has a phenomenal district level outreach with 423 District Development Managers engaged in rural development. The institution has its training establishments situated in Bolpur, Lucknow and Mangalore, which serve the capacity building requirements of rural financial institutions across the country and Asia Pacific countries, besides our own staff.

NABARD's functions are aimed at building an empowered and financially inclusive rural India through specific goal-oriented departments, which can be categorized broadly into three heads of activities: Financial, Developmental and Supervision. These three broad heads enable us to touch almost every aspect of rural economy: providing refinance support, building rural infrastructure, preparing district level credit plans, guiding and motivating the banking industry in achieving credit targets, supervising Cooperative Banks and Regional Rural Banks, helping them develop sound banking practices, enabling them to on-board to the Core Banking Solutions, designing new projects for rural development, implementing Government of India's development schemes, training handicraft artisans and providing them a marketing platform for selling their articles among others.

Asia-Pacific Rural and Agricultural Credit Association (www.apraca.org)

The Asia Pacific Rural and Agricultural Credit Association (APRACA) is a Regional Association of the development financial institutions that promotes cooperation and facilitates mutual exchange of information and expertise in the field of rural and agricultural finance in the Asia Pacific region. Under the auspices of Food and Agriculture Organization of the United Nations (FAO), the central banks, rural and agricultural credit institutions in the Asia-Pacific region formally launched APRACA on 14 October 1977, during the third FAO Asian Conference on Agricultural Credit and Cooperatives, held in New Delhi, India.

India was one of the 16 founding member countries of APRACA and Shri. G.V.K. Rao, Secretary (Agriculture) to the Government of India as the first Chairman of APRACA. NABARD has a long-standing association with APRACA. NABARD's Ex Chairman Dr. Y C Nanda served as APRACA's Chairman from 1999 to 2001 and the current Chairman Dr. Harsh Kumar Bhanwala is presently it's Vice Chairman.

APRACA is Head Quartered in Bangkok, Thailand. It has a total membership of 87 institutions from 24 countries comprising Central Banks, Regulatory Authorities, ARDBs, Cooperative Banks, Federations, Commercial Banks, Agri finance -Related Govt. Agencies, MFIs, Banking Associations, Institutes, Foundations and Investment Fund & Technology Solution organizations. Keeping in view the demand of the member countries in the region and to build the capacity of the financial institutions and its staff members through training and exposure visits, APRACA established specialized agencies : APRACA -CENTRAB (for training in rural banking) in Manila, Philippines, APRACA-CEREFA (research in agricultural finance) in Beijing, China and APRACA Consulting Services (ACS) in Jakarta.

