

### Development Alternatives Adds to the Agenda of Sustainable Livelihoods in the 1st Multi-Stakeholders' Consultation on the India Agtech Advisory Project (IAAP) in Uttar Pradesh

**D**evelopment Alternatives participated in the 1st Multistakeholder Steering Committee for the India Agtech Advisory Project (IAAP) organised by the International Financial Corporation (IFC) in collaboration with the State Government of Uttar Pradesh on 1 May 2023 at Lucknow (UP). The meeting aimed to take stock of the progress of IAAP and discuss the best practices of the active CSOs in UP, including Bundelkhand, on sustainable livelihoods in the agriculture sector.



Satellite Imagery of Agricultural Fields | Sourced from Boosting lending with satellite imagery  
GRID - Agri-EPI Centre

#### BACKGROUND

The India Agtech Advisory Project (IAAP) is a World Bank Group initiative started in 2021 to support the application of agri-tech to resolve hindrances in promoting sustainable agricultural practices and income enhancement of the farmers. The intervention spread across different States. In Uttar Pradesh, the International Financial Corporation (IFC) - a World Bank member - is leading IAAP in collaboration with the State Government, represented by Sh. Manoj Kumar, Additional Production Commissioner (APC), as the programme director.

In earlier consultations, the gaps in agricultural data (including but not limited to crop yield and acreage) were identified as a critical issue. Because the baselines needed to be corrected, the concerned Departments of the State Government of Uttar Pradesh found it challenging to design effective policies or assess the impact of existing ones. In this context,

In December 2022, the Government of U.P commissioned StatSure and CropIn to pilot satellite imaging for areas under cultivation by major crops for two districts each (Fatehpur and Pilibhit, and Aligarh and Mathura, respectively).

Google was utilised to create a public stack of all data available on agriculture at the State level. This is meant to serve as an open database, on which multiple layers of filter could be added for getting desired information.

#### ABOUT THE STEERING MEETING

It was the first meeting organised with representatives from private tech firms and NGOs since the inception of the pilots. It witnessed progress updates by StatSure, CropIn and Google in their respective tech applications, followed by an open house with the CSOs to check for alignment with

the field realities/challenges in promoting sustainable agricultural practices and income enhancement of farmers.

### **ABOUT THE DISCUSSION**

Development Alternatives utilised its expertise from WADI and enterprise creation interventions (including IMEDF Cluster) in Bundelkhand and other districts of UP, as well as from its more extensive understanding of operating with the farming communities to add to the discussion around the feasibility of the agri-tech models and field realities that were (and weren't) accounted for.

An exciting conversation thread was around the satellite imaging provided by the tech companies facilitating access to financing for farmers by reducing the transactional cost borne by the public and private banks for validating areas under agricultural land. The open house witnessed arguments, including from Development Alternatives, around how this benefited the bankers, but it does not per se guarantee loans to farmers. This was clubbed by the fact that reduced transactional cost for lending is not a substitute for the much more critical and grounded hindrances of low financial literacy, lack of collateral and proper documentation, as well as the low credit history of farmers.