

# A hard past becomes a brighter present

## Female agri-entrepreneur motivates poor farmers in Odisha

**Chandrama Nag has experienced first-hand the inequalities and injustices suffered by many poor women in India. Now, however, she is a successful agricultural entrepreneur, helping others improve their lives.**



“I challenged my fate and I won,” says 32-year-old Chandrama, reflecting on a life that has seen her overcome extraordinary personal and social obstacles.

Born into a Dalit family in Orissa State in eastern India, Chandrama lost her mother at a young age and financial constraints meant she couldn't finish high school. Like many daughters of poor parents, she married very young – at 15 – but was widowed by the age of 23. She soon left the home of her in-laws together with her six-month-old son, fleeing the domestic violence and abuse that are all too common in India.

Chandrama returned to the family home penniless, only to face far worse poverty. Her father, then aged 55, worked as a daily wage laborer and owned only an acre of land. Shortly afterwards he succumbed to an illness that left him paralyzed and unable to work.

Although Chandrama had worked her husband's land, she did not inherit it, and indeed only 13% of women in India own the land that they work on. With a household of six to feed, Chandrama herself labored for a daily wage, but her earnings of INR50 (approx US\$0.80) per day were not enough to keep food on the table. There is a 32% gap in wages in India for women engaged in unskilled non-agricultural work compared to men doing the same job.

In 2012 Chandrama enrolled in a program run by development NGO, Harsha Trust, to train as a community service provider. The role involves working with local farmers to build their skills and improve livelihoods. In a male-dominated sector Chandrama struggled to be taken seriously, but her confidence and persistence increased after training in communication and influencing and she overcame the prejudice.

In 2015, Harsha Trust nominated Chandrama to train in the newly-launched Syngenta Foundation India (SFI) Agri-Entrepreneurship program in Rayagarh, Odisha. AEs are micro-entrepreneurs who support farmers in their community by providing knowledge, financial and market-related services. With INR50,000 (approx US\$770) credit from SFI, Chandrama started her agri input store in Rayagarh. By 2016 her annual income was over INR200,000 (approx US\$3100).

In India 22% of loans taken by small and marginal farmers are from the informal sector, where resource-poor borrowers are forced to put up their land and gold jewelry as security for very small amounts of money lent at extremely high rates of interest. Determined to stop this exploitation, Chandrama worked with India's IDBI Bank and SFI to provide low-interest credit to more than 100 farmers. The loans must be spent largely on agricultural inputs and infrastructure such as irrigation, and this has already led to increased yields for the farmers.

Chandrama's story is inspiring many other women who have long been invisible and exploited in India's agricultural sector. People like her give a voice to the small and marginal farmers at the bottom of Indian society.