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Impoverished rural farmers individually face insurmountable problems when it comes to growing and selling their crops. When purchasing seed at the beginning of the season, traders know all farmers need to plant after the first rain and if they miss this their crop will be ruined. Therefore, traders increase prices beyond what it should be in the market for poor farmers, knowing they have no choice but to pay this increased amount. Also, when going to sell their crop farmers know they must sell what they have their first time to the market, since they do not have access to refrigeration or other ways to preserve their crop. Traders, knowing this, offer only below market prices to the farmers knowing that the farmer will have to choose between that, and losing the money from the whole crop. ACCESS Development Services provides resources to impoverished farmers to overcome all of these problems.

ACCESS Development Services is a non-profit company with 12 offices across India. I worked in the Udaipur, India office. ACCESS establishes cooperative entities called "Producer Companies." These Producer Companies are legally separate from ACCESS and within five years will become self-sufficient, but currently they are subsidized heavily by ACCESS and managed largely by the ACCESS team. These Producer Companies purchase inputs for the farmers ahead of time, and sell outputs that the farmers produce using refrigeration, in order to increase the margin of profit that the farmers receive. ACCESS has increased the income of over 1,600 farmers by more than 25% per year. To pay for its operational costs, the Producer Companies take 5% of the savings it provides to farmers (which takes into account in the 25% savings to farmers statistic above). Once the income from taking a margin of farmer savings exceeds the operational costs of the Producer Company, the Producer Company is self-sufficient

and no longer must rely on donations, grants, or ACCESS to operate. The key to breaking even is helping more farmers, so that the 5% that goes to the Producer Company is a greater dollar amount. Breaking even should take about five years.

As an intern there, I primarily worked on the five-year business plans for each of the four Producer Companies that ACCESS had started. Each were finishing the initial year of the five year process to break even. Each of the four Producer Companies served on average 400 farmers, but needed to serve 1,000 farmers to become profitable. My business plan showed exactly how ACCESS would help these Producer Companies achieve these economies of scale, and how the structure of the company would need to change to meet the increasing demands of a growing capacity. This business plan will be used as a tool for investors to know exactly what the cash on hand requirements of the Producer Companies will be, where their funding will be allocated, and how they can directly help these impoverished farmers. The business plan will also be used as an instructional guide for employees. One of ACCESS's greatest difficulties is communication between different levels in the company. When I first started the business plan, the five employees relevant to each Producer Company had different ideas about where the company should be in five years. This business plan will ensure that everyone is on the same page, working towards the same goal.

My greatest challenge in the workplace was adjusting to the Indian pace of life. Everything there was much slower than the rushed life I live as an overcommitted undergraduate. The work day usually extended beyond the set hours of nine to five, but those hours would be filled with chai breaks, relaxed conversation, watching the rain during monsoon season, and Facebook (not by me, but by all other employees). I found this very frustrating because to me, my time in India was a sprint. I was running around to do as much as possible in two months.

But for the employees of ACCESS it was a marathon. Many of them had worked there more than two years, and would likely be working there for another two. Anything that did not get done today could get done in the next day, week, or even month. I found I had to slow myself down in order to get as much out of the experience as possible.

The second greatest challenge I had was understanding my role in economic development and determining at what level I want to be involved in this process. ACCESS was very diverse insofar as they operated at many different levels of development. Some employees spent most of their time with farmers, literally teaching them how to plant ginger seed. Other employees worked on the business side of the producer companies, slightly more removed but still integral in the process. Still others worked on acquiring investors and looking for new projects on the horizons. I even met with many of those investors, who themselves were working on development in another more separated sense. I do not think I would want to work as one of those investors, mostly because of the impression I had from each of those meetings: those guys have no idea what is going on at the ground level. They would make suggestions and want their money to go towards projects that have been repeatedly proven ineffective and worthless, but nevertheless sound good on paper and occasionally result in statistics that sound like an impact has been made. I think being at a level where the immeasurable can be observed while still having a broad impact is the happy medium I will look for in the future.

Based on these experiences working with farmers, I decided a subject for my Senior Thesis. Standing in the farmland of one of the villages, I watched a farmer plow his land with two oxen and a wooden plow. This is ancient technology. Nevertheless, as he did this, he was talking on his cell phone! From this I thought to myself: how does he charge his cell phone? My phone was low on battery from sleeping a few villages over where there was no electricity. I

asked and, in perfect English, he said as if I were an idiot “I plug it into the wall.” This is when I began to figure out that some villages had electricity while others did not, even very nearby villages. Many benefits come from electricity, including increased productivity and thus ability to earn wages, exposure to the west and thus ability to discuss difficult traditional issues like hygiene and women’s rights, as well as an over-all increase in the standard of living. Because of all of these benefits, I want to form my thesis around the question, “Why do some villages overcome the collective action problem leading to electrification while others do not?”

For me, the future is still unclear, but I have a better idea of my post-graduate plans because of my time in India. I now know for sure that I want to be involved in development in some way, whether it be working directly with an NGO, as a public oriented entrepreneur, or as a public official. I do not yet know which of these paths or combination of these paths is best. What I do know is that this internship in India has motivated my post-graduate ambitions in either graduate school in economics, a publicly oriented job in the work force, or law school. What I do know is that both the academic skills I have learned as an undergraduate and the experiences I have had at ACCESS are a part of the broad picture of economic development and social welfare.