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REUTERS MARKET LIGHT AMIT MEHRA

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Reuters Market Light

Amit Mehra

Founder and Managing Director

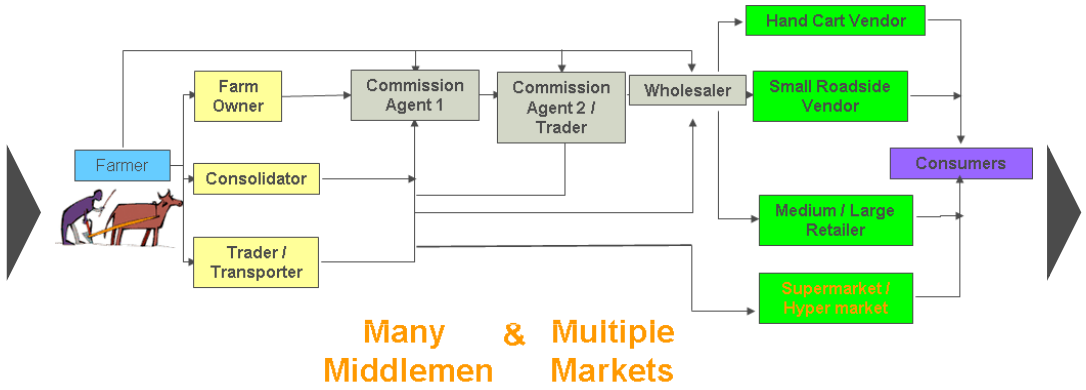
- **RML: A pioneering consumer-centric social enterprise**

- **Impact of the innovation on farmers' lives**

- **Sharing the lessons - The multiplier effect**

The customer pain

- At what price should I expect for my crop?
- Where and when should I harvest and sell my crop?
- What is the likely weather condition in my district?
- How can I boost my productivity?



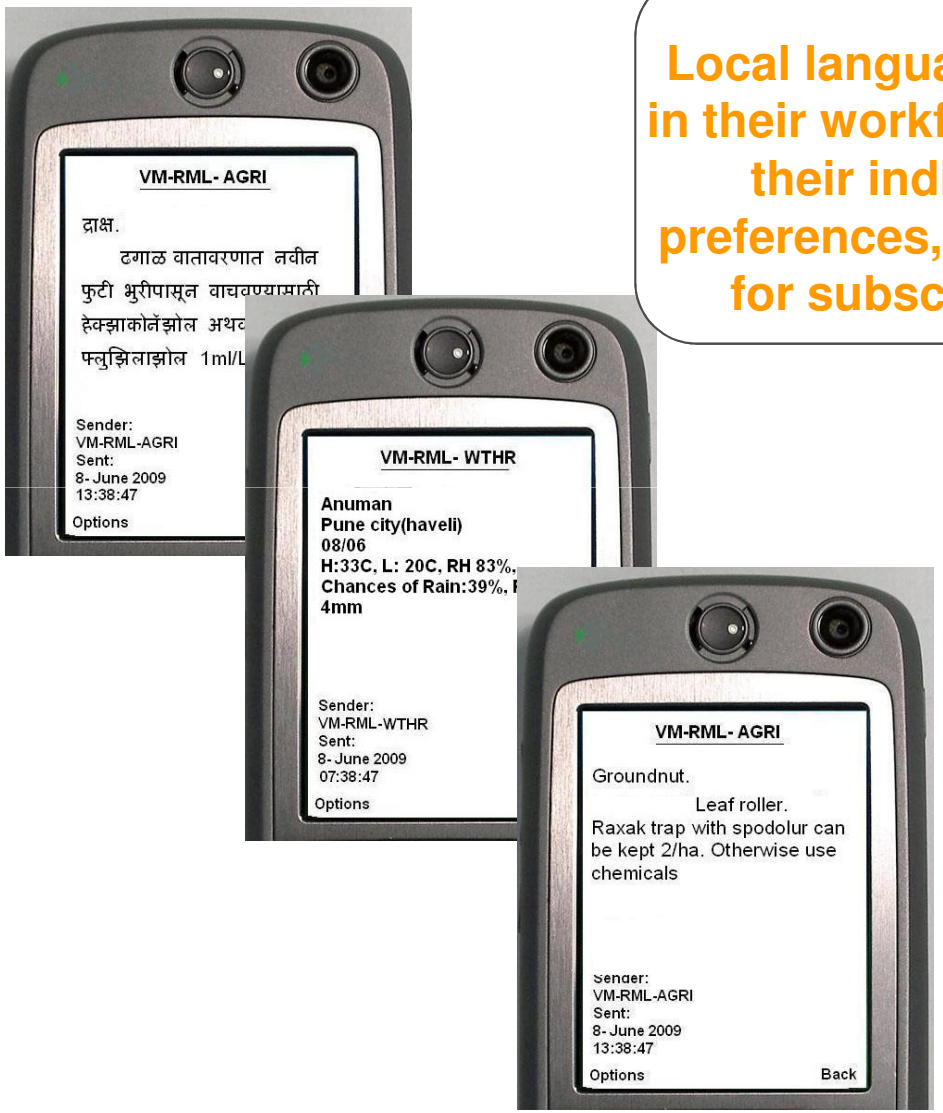
- Farmers get very little for their produce
- Huge wastage in crops and resources
- Poor bargaining power

Felt by ~ 120m cultivators in India

Addressing the pain through the first personalized professional information service business

Everyday……

- Crop Prices from nearby markets
- Agriculture News that impact crop or input prices
- Advisory Tips that help improve productivity
- District Level Weather forecasts that help improve productivity



Local language, fitting in their workflow, as per their individual preferences, on a paid-for subscription!

A pioneering business: Created a new industry sector and a business model

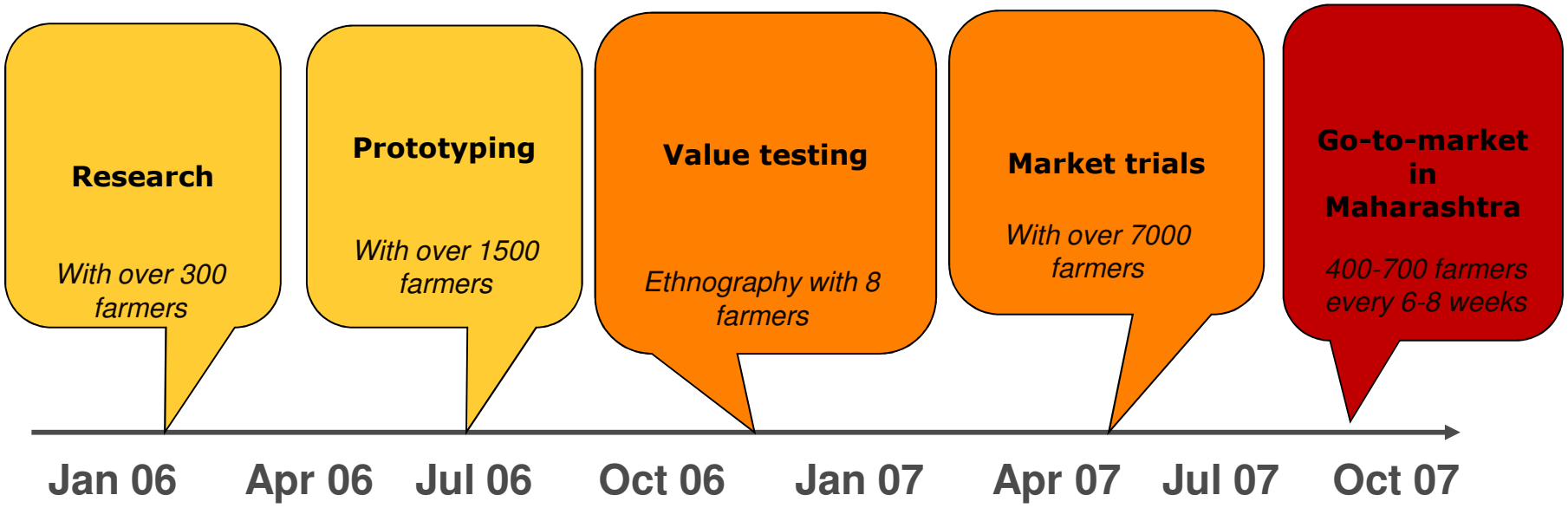
Content
- Hundreds of content professionals in villages

Delivery
- Personalized on all operators and handsets

Sales
- Through over 4000 rural outlets

Marketing
- Awareness and Education of Farmers

Support
- Choice throughout the crop cycle



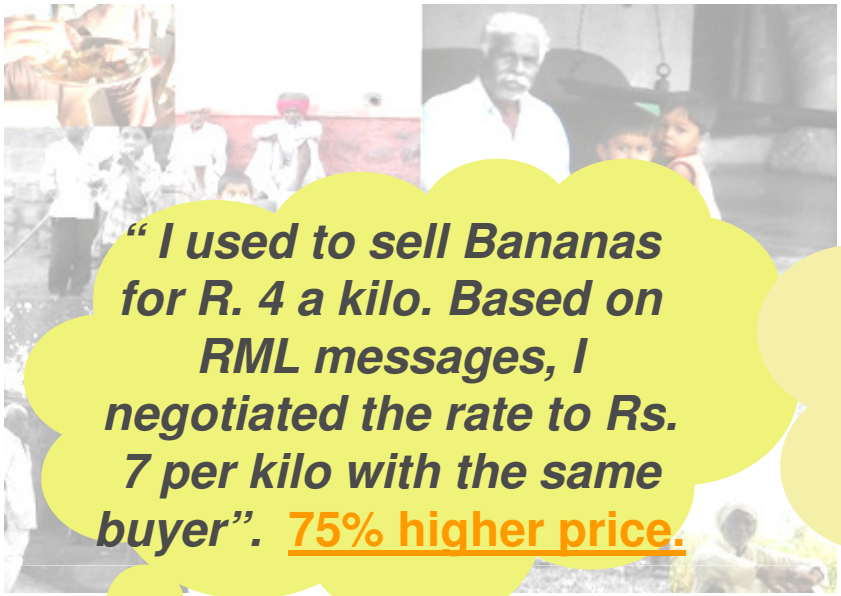
Innovation at several levels…

1. Created an unprecedented financial and emotional impact on farmers lives (~ $20 to 100m of additional productivity gains / empowerment).

2. Created a business model – from content through to distribution – to sell Micro-Information Services that directly impact livelihoods.

3. Built an eco-system through partnerships with credit societies, handset manufacturers, telecom operators, banks and agri input companies to reach farmers.

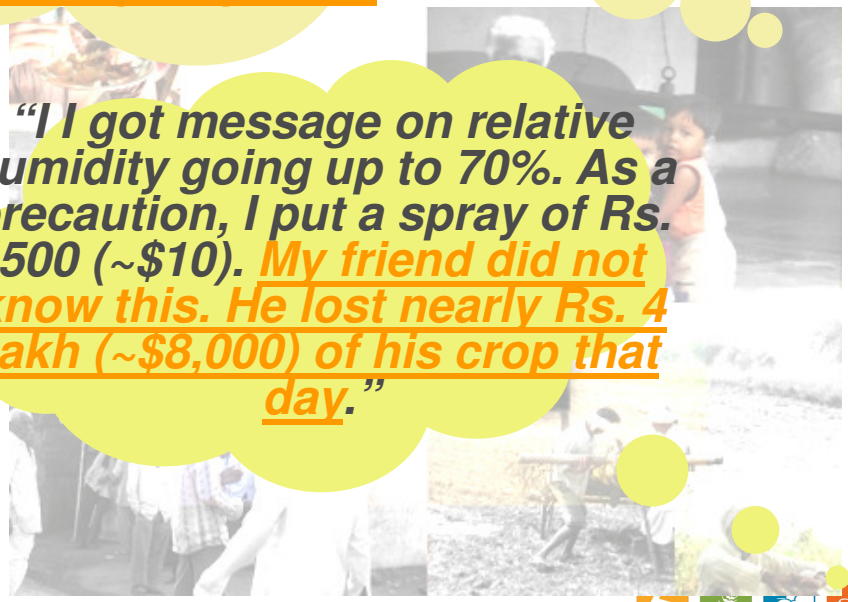
Impact on the farmers lives…



" I used to sell Bananas for R. 4 a kilo. Based on RML messages, I negotiated the rate to Rs. 7 per kilo with the same buyer". 75% higher price.

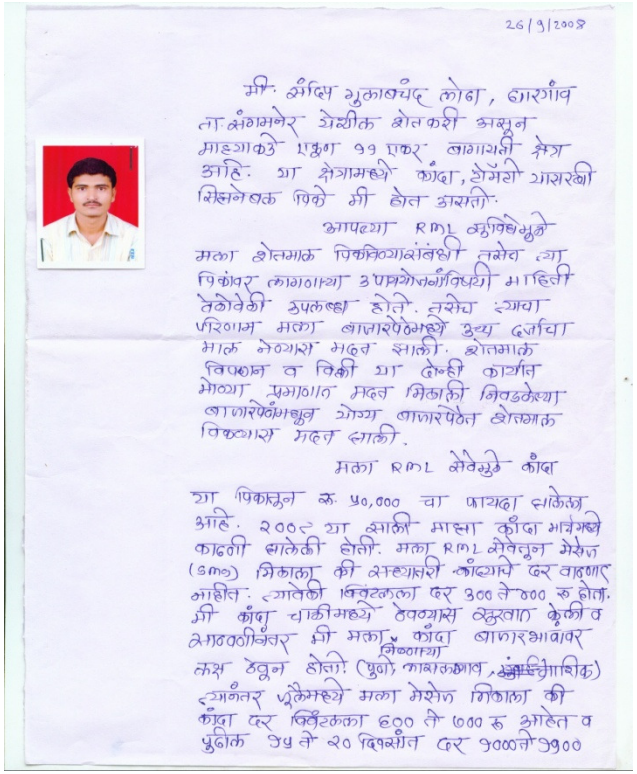
Ravindra Shinde harvested soybean and was about to sell. The price was Rs. 1620/- (~$320). He gathered from RML about a fall in soybean production in the US and Argentina. He held back the sale and sold later at 2430/- (~$500) per quintal.

"I have instructed my labourers to sow the seeds 3 inches into the soil, earlier this method was not scientific, they would sow the seeds 5-7 inches."



"I I got message on relative humidity going up to 70%. As a precaution, I put a spray of Rs. 500 (~$10). My friend did not know this. He lost nearly Rs. 4 lakh (~$8,000) of his crop that day."

Massive Return on Investment for customers



26/9/2008

मी. संदिप शुकाचंद लोढा, ता.सिंगमनेर येथील शेतकरी असून माझाकडे एकुण ११ एकर लागवडी क्षेत्र आहे. या क्षेत्रामध्ये कांदा, डेंगरी ज्वारची सिलेक्शन पिके मी घेत असतो.

आपल्या RML कृषिसेवेमुळे मला शेतमाल पिकविण्यासंबंधी तसेच त्या पिकांवर लागणाऱ्या उपयोजनांविषयी माहिती वेळोवेळी उपलब्ध होते. तसेच त्याचा परिणाम मला बाजारपेठेमध्ये उच्च दर्जाचा माल नेण्यास मदत झाली. शेतमाल विपणन व विक्री या दोन्ही कार्यात मोठ्या प्रमाणात मदत मिळाली नियंत्रकेल्या बाजारपेठांमधून योग्य बाजारपेठ शेतमाल विक्रीस मदत झाली.

मला RML सेवेमुळे कांदा या पिकातून रु. ५०,००० चा फायदा झालेला आहे. २००८ या साली माझा कांदा मालामध्ये काढणी झालेली होती. मला RML सेवेतून मेसेज (sms) मिळाला की सध्याची कांद्याचे दर वाहतूक माहीत. त्यांची क्विंटलला दर ३०० ते ४०० रु होता. मी कांदा चाकीमध्ये ठेवण्यास सुरुवात केली व त्यावरील चित्र मी मला कांदा बाजारभावावर लक्ष ठेवून होतो. (पुणे) बाजारभाव, [illegible] इत्यादी) त्यानंतर पुढेमध्ये मला मेसेज मिळाला की कांदा दर क्विंटलला ६०० ते ७०० रु आहेत व पुढील १५ ते २० दिवसांत दर १०००ते १२००

Letter of Thanks sent to RML by customer

Mr.Sandeep Lodha,

District – Nasik, Maharashtra

Impact on the farmers lives…

Video 2 – RML Overview and Testimonials

The multiplier effect of RML.....

Government and Semi-Government Institutes

- The UNDP accolade: Millennium Development Goals
- ICRIER study in 2009: Massive Financial Impact
- World Economic Forum: Showcasing the model
- 10, Downing Street: Showcasing the impact

Leading academic Institutes

- London Business School case study
- Cambridge University Business and Poverty Leadership Program
- Oxford University and World Bank Study
- Harvard Business School Research

Leading national, regional and global media

- BBC, The Economist, Sunday Times, FT, New York Times, International Herald Tribune, Fox News, the Wall Street Journal, Knowledge @ Wharton, and USA Today
- Mention in Nandan Nilekani's book '***Imagining India***'
- Four page write-up in C.K. Prahalad's book – ***Fortune at the Bottom of the Pyramid***

RML's growth in India.....

- Over 2 years, c. 200,000 customers.
- Most now buying for over 6 months.
- Over a million estimated users.
- An estimated 15,000 plus villages.
- Hundreds of full-time content professionals.
- 250 crops,1000 mandis, localised and international news, and 2000 weather locations for 12 states.

Road ahead: Impact millions of livelihoods in a sustainable profitable manner.

- India
- Africa
- Other emerging markets

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- Appendix

The RML Journey: Key Challenges

- **Internal**
- Funding
- Governance

- **External**
- Usual Start-up challenges – People, Partners, Consumer uptake

- **Specific to RML in India**
- Content
- Personalisation
- Distribution and Marketing

The RML Journey: Lessons Learnt

- CUSTOMER EMPATHY IS AT THE HEART
- SHOW, DON'T JUST TELL
- TEAM IS CRITICAL – ENTREPRENEURIAL, OPEN-MINDED, RISK-TAKERS
- MAKE CLEAR ASSUMPTIONS, THEN TEST THEM
- RIGHT MANAGEMENT PROCESS AND ORGANISATIONAL STRUCTURES MATTER

Distributing an Information Service in Rural India…

Going village to village

Selling information through agri shops

Selling through channel partners